

STATE OF NEW HAMPSHIRE.

ANNUAL REPORTS

1882.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1882.

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STATE
OF
NEW HAMPSHIRE.

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REPORT

OF THE

STATE TREASURER

OF THE

STATE OF NEW HAMPSHIRE,

FOR THE YEAR ENDING

MAY 31, 1882.

CONCORD:

PARSONS B. COGSWELL, STATE PRINTER.
1882.

REPORT.

OFFICE OF STATE TREASURER,
CONCORD, June 1, 1882.

To the Honorable Senate and House of Representatives :

GENTLEMEN: I have the honor to submit the following report, exhibiting the transactions of this department for the fiscal year ending May 31, 1882.

ABSTRACT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash on hand June 1, 1881,	\$37,507.37	
Total receipts during the year,	909,620.90	
	<hr/>	\$947,128.27

DISBURSEMENTS.

Total disbursements during the		
year,	\$885,894.79	
Cash on hand June 1, 1882,	61,233.48	
	<hr/>	\$947,128.27

DEBT.

Liabilities June 1, 1881,	\$3,411,248.07	
Assets June 1, 1881,	38,478.02	
	<hr/>	
Net indebtedness,		\$3,372,770.05
Liabilities June 1, 1882,	\$3,392,387.84	
Assets June 1, 1882,	61,630.36	
	<hr/>	
Net indebtedness,		\$3,330,757.48
		<hr/>
Decrease of debt during the year,		\$42,012.57

REVENUE AND EXPENSES.

The following statement exhibits the sources of the revenue and the nature of the expenses for the year 1881-82 :

REVENUE.

State tax,	\$398,692.00	
Railroad tax,	79,756.52	
Insurance tax,	8,058.15	
Interest,	1,954.11	
Charter fees,	2,890.00	
License fees (peddlers),	1,100.00	
Geological Reports (3 copies),	44.00	
Miscellaneous, including special road taxes, 1876-'81,	3,397.70	
License fees (fertilizers),	250.00	
License fees (trees and shrubs),	600.00	
Legacy and succession tax,	5,280.29	
Telegraph tax,	991.54	
License fees (lightning rod),	100.00	
	<hr/>	
Total revenue,		\$503,114.31

EXPENSES.

Ordinary expenses,	\$201,492.80	
Extraordinary expenses,	59,441.41	
Interest,	200,167.53	
	<hr/>	
Total expenses,		\$461,101.74
		<hr/>
Excess of revenue over expenses,		\$42,012.57

For convenience, expenses are divided into two classes, Ordinary and Extraordinary. Ordinary expenses include salaries and expenses whose payment is authorized by general laws, and which are of annual occurrence. During the past year they have been as follows, viz. :

ORDINARY EXPENSES.

Legislature,	\$83,459.90
Salaries,	42,908.55
Honorable council,	3,161.60
	<hr/>
Amount carried forward,	\$129,530.05

Amount brought forward,	\$129,530.05
State printing,	10,173.09
Auditing printer's accounts,	57.00
Insurance commissioner (expenses),	61.50
Increase state library,	500.00
Trustees of normal school (expenses),	79.92
Clerks of supreme court,	892.94
Support of indigent insane,	6,000.00
Support of convict insane,	2,588.07
N. H. National Guard,	24,999.48
Bounty on wild animals,	2,030.10
Fish commissioners,	1,716.20
State-house,	6,133.78
Asylum library,	100.00
Industrial school,	6,000.00
Board of agriculture,	684.15
Board of equalization,	790.40
Incidentals,	2,342.96
Clerk (Treasury department),	312.50
Contagious diseases (cattle),	69.10
Legacy and succession tax (expense),	234.91
Engrossing clerk,	285.90
Board of health,	393.95
Bank commissioners,	1,600.00
Publishing laws,	3,916.80
Total ordinary expenses,	<u>\$201,492.80</u>

Extraordinary expenses are those which are authorized by special acts of the legislature. For the past year they have been as follows, viz.:

EXTRAORDINARY EXPENSES.

Abatement of state tax, 1880-81,	\$4,059.49
Deaf and dumb (education of),	2,040.58
Blind (education of),	3,226.07
State Normal School,	5,000.00
Agricultural College,	3,000.00
Prisoners' Aid Association,	30.92
White Mountain roads,	1,058.47
Amount carried forward,	<u>\$18,415.53</u>

Amount brought forward,	\$18,415.53
Legislative resolves,	9,140.40
National Guard equipment,	10,000.00
Yorktown centennial,	7,000.00
Cowpens monument,	250.00
Prison library,	200.00
State library (special appropriation),	591.93
New prison,	4,854.31
Normal school (special appropriation),	3,500.00
Contingent fund,	212.89
Idiotic and feeble-minded youth,	75.00
Repairs, Portsmouth arsenal,	946.85
Minnesota library,	269.00
Clerk (Adjutant-General's department),	208.33
N. H. Veteran's Association,	3,000.00
Independent militia,	114.60
Express taxes and interest refunded,	662.57
	<hr/>
Total extraordinary expenses,	\$59,441.41

INTEREST.

There have been paid on account of interest the past year, or credited to the several trust funds, the following amounts, viz. :

Surplus revenue,	\$60.57	
Fisk legacy,	1,115.75	
Kimball legacy,	405.21	
School fund,	1,500.00	
Coupons on bonds and interest on registered bonds,	197,006.00	
Interest on state notes,	80.00	
	<hr/>	\$200,167.53

The following has been received, viz. :

Interest on deposits,	1,954.11
	<hr/>
Net interest,	\$198,213.42

PRINCIPAL OF STATE DEBT.

There have been paid, during the year,		
state bonds amounting to	\$18,500.00	
State notes,	1,400.00	
	<hr/>	\$19,900.00

TRUST FUNDS.

Trust funds are now as follows, viz. :

Fisk legacy,	\$19,711.50	
Kimball legacy,	6,753.49	
Surplus revenue,	1,009.44	
School fund,	25,000.00	
Interest on school fund,	19,500.00	
Interest on surplus revenue,	1,713.41	
	<hr/>	\$73,687.84

LITERARY FUND.

Receipts.

Balance June 1, 1881,	\$507.29	
Non-resident savings-bank tax,	26,927.04	
	<hr/>	\$27,434.33

Disbursements.

Dividend to towns, of forty-three cents per scholar, as per table in appendix,	\$27,311.45	
Balance to the credit of the fund,	122.88	
	<hr/>	\$27,434.33

DETAILED STATEMENT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash in the treasury June 1, 1881,	\$37,507.37
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STATE TAX OF 1877.

Sargent & Elkins' Grant,	\$16.00
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STATE TAX OF 1878.

Crawford's Grant,	\$56.00
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Amount carried forward,	<hr/> \$37,579.37
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Amount brought forward,

\$37,579.37

STATE TAX OF 1879.

Hale's Location (balance),	\$1.67
Crawford's Grant,	56.00

 \$57.67

STATE TAX OF 1880.

Randolph (balance),	\$107.04
Martin's Location,	8.00
Hale's Location,	4.00
Bean's Purchase,	76.00
Crawford's Grant,	48.00
Cutts's Grant,	12.00
Green's Grant,	124.00
Pinkham's Grant,	8.00
Chandler's Purchase,	3.50
Crawford's Purchase,	37.52
Albany (balance),	71.45

 \$499.51

STATE TAX OF 1881.

Rockingham County.

Atkinson,	\$712.00
Auburn,	672.00
Brentwood,	748.00
Candia,	1,080.00
Chester,	1,016.00
Danville,	468.00
Deerfield,	1,184.00
Derry,	1,804.00
East Kingston,	568.00
Epping,	1,476.00
Exeter,	5,512.00
Fremont,	468.00
Greenland,	960.00
Hampstead,	1,008.00
Hampton,	1,468.00
Hampton Falls,	648.00
Kensington,	632.00
Kingston,	852.00

Amounts carried forward,

 \$21,276.00

 \$38,136.55

Amounts brought forward,	\$21,276.00	\$38,136.55
Londonderry,	1,572.00	
Newcastle,	320.00	
Newington,	500.00	
Newmarket,	2,408.00	
Newton,	768.00	
North Hampton,	1,048.00	
Northwood,	1,160.00	
Nottingham,	932.00	
Plaistow,	932.00	
Portsmouth,	16,400.00	
Raymond,	832.00	
Rye,	1,416.00	
Salem,	1,264.00	
Sandown,	444.00	
Seabrook,	636.00	
South Hampton,	516.00	
South Newmarket,	864.00	
Stratham,	1,364.00	
Windham,	872.00	
	<hr/>	\$55,524.00

Strafford County.

Barrington,	\$1,356.00	
Dover,	17,660.00	
Durham,	1,640.00	
Farmington,	2,572.00	
Lee,	880.00	
Madbury,	628.00	
Middleton,	268.00	
Milton,	1,200.00	
New Durham,	560.00	
Rochester,	6,024.00	
Rollinsford,	2,592.00	
Somersworth,	5,932.00	
Strafford,	1,216.00	
	<hr/>	\$42,528.00
Amount carried forward,		<hr/> \$136,188.55

Amount brought forward,

\$136,188.55

Belknap County.

Alton,	\$1,360.00	
Barnstead,	1,216.00	
Belmont,	1,140.00	
Centre Harbor,	412.00	
Gilford,	2,584.00	
Gilmanton,	1,244.00	
Laconia,	3,944.00	
Meredith,	1,588.00	
New Hampton,	776.00	
Sanbornton,	1,144.00	
Tilton,	1,224.00	
	<hr/>	\$16,632.00

Carroll County.

Albany,	\$180.00	
Bartlett,	580.00	
Brookfield,	400.00	
Chatham,	240.00	
Conway,	1,444.00	
Eaton,	300.00	
Effingham,	572.00	
Freedom,	624.00	
Hart's Location,	96.00	
Jackson,	324.00	
Madison,	336.00	
Moultonborough,	812.00	
Ossipee,	1,200.00	
Sandwich,	1,036.00	
Tamworth,	908.00	
Tuftonborough,	720.00	
Wakefield,	1,292.00	
Wolfeborough,	2,572.00	
Hale's Location,	4.00	
	<hr/>	\$13,640.00

Amount carried forward,

\$166,460.55

Amount brought forward,

\$166,460.55

Merrimack County.

Allenstown,	\$1,524.00	
Andover,	1,324.00	
Boscawen,	2,056 00	
Bow,	1,040.00	
Bradford,	1,036.00	
Canterbury,	1,272.00	
Chichester,	780.00	
Concord,	25,376.00	
Danbury,	604.00	
Dunbarton,	1,164.00	
Epsom,	964.00	
Franklin,	3,652.00	
Henniker,	1,700.00	
Hill,	464.00	
Hooksett,	1,644.00	
Hopkinton,	2,604.00	
Loudon,	1,480.00	
Newbury,	600.00	
New London,	996.00	
Northfield,	1,000.00	
Pembroke,	2,720.00	
Pittsfield,	1,928.00	
Salisbury,	816.00	
Sutton,	904.00	
Warner,	2,104.00	
Webster,	892.00	
Wilmot,	692.00	
	<hr/>	\$61,336.00

Hillsborough County.

Amherst,	\$1,844.00	
Antrim,	1,160.00	
Bennington,	500.00	
Bedford,	1,512.00	
Brookline,	648.00	
Deering,	552.00	
	<hr/>	
Amounts carried forward,	\$6,216.00	\$227,796.55

Amounts brought forward,	\$6,216.00	\$227,796.55
Francestown,	1,152.00	
Goffstown,	2,576.00	
Greenfield,	788.00	
Greenville,	1,176.00	
Hancock,	861.00	
Hillsborough,	1,612.00	
Hollis,	1,720.00	
Hudson,	1,496.00	
Litchfield,	672.00	
Lyndeborough,	604.00	
Manchester,	41,060.00	
Mason,	752.00	
Merrimack,	1,556.00	
Milford,	3,840.00	
Mont Vernon,	744.00	
Nashua,	19,888.00	
New Boston,	1,600.00	
New Ipswich,	1,472.00	
Pelham,	1,348.00	
Peterborough,	3,328.00	
Sharon,	172.00	
Temple,	468.00	
Weare,	2,108.00	
Wilton,	2,312.00	
Windsor,	104.00	
	<hr/>	\$99,624.00

Cheshire County.

Alstead,	\$1,376.00
Chesterfield,	1,200.00
Dublin,	808.00
Fitzwilliam,	1,180.00
Gilsum,	696.00
Hinsdale,	1,920.00
Harrisville,	844.00
Jaffrey,	1,868.00
Keene,	14,928.00
Marlborough,	1,280.00
Marlow,	984.00

Amounts carried forward,	\$27,084.00	\$327,420.55
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Amount brought forward,	\$27,084.00	\$327,420.55
Nelson,	412.00	
Richmond,	608.00	
Rindge,	1,188.00	
Roxbury,	144.00	
Sullivan,	480.00	
Swanzey,	1,772.00	
Surry,	404.00	
Stoddard,	488.00	
Troy,	932.00	
Walpole,	3,064.00	
Westmoreland,	1,764.00	
Winchester,	2,708.00	
	<hr/>	\$41,048.00

Sullivan County.

Acworth,	\$948.00	
Cornish,	1,360.00	
Croydon,	560.00	
Charlestown,	2,548.00	
Claremont,	5,684.00	
Goshen,	432.00	
Grantham,	412.00	
Langdon,	620.00	
Lempster,	552.00	
Newport,	3,052.00	
Plainfield,	1,384.00	
Springfield,	444.00	
Sunapee,	628.00	
Unity,	720.00	
Washington,	768.00	
	<hr/>	\$20,112.00

Grafton County.

Alexandria,	\$488.00	
Ashland,	888.00	
Bath,	1,160.00	
Benton,	232.00	
Bethlehem,	1,104.00	
Bridgewater,	312.00	
	<hr/>	
Amounts carried forward,	\$4,184.00	\$388,580.55

Amounts brought forward,	\$4,184.00	\$388580.55
Bristol,	1,292.00	
Campton,	760.00	
Canaan,	1,392.00	
Dorchester,	300.00	
Easton,	252.00	
Ellsworth,	72.00	
Enfield,	1,648.00	
Franconia,	516.00	
Grafton,	864.00	
Groton,	296.00	
Hanover,	2,488.00	
Haverhill,	2,312.00	
Hebron,	256.00	
Holderness,	516.00	
Landaff,	520.00	
Lebanon,	4,608.00	
Lincoln,	64.00	
Lisbon,	1,888.00	
Littleton,	2,732.00	
Livermore,	152.00	
Lyman,	456.00	
Lyme,	1,200.00	
Monroe,	520.00	
Orange,	200.00	
Orford,	1,124.00	
Piermont,	816.00	
Plymouth,	1,620.00	
Rumney,	780.00	
Thornton,	388.00	
Warren,	628.00	
Waterville,	48.00	
Wentworth,	600.00	
Woodstock,	148.00	
	<hr/>	\$35,640.00
<i>Coös County.</i>		
Berlin,	\$500.00	
Cambridge,	80.00	
Carroll,	380.00	
	<hr/>	
Amounts carried forward,	\$960.00	\$424,220.55

Amounts brought forward,	\$960.00	\$424,220.55
Clarksville,	172.00	
Colebrook,	1,324.00	
Columbia,	540.00	
Dalton,	372.00	
Dummer,	164.00	
Errol,	140.00	
Gorham,	652.00	
Jefferson,	540.00	
Lancaster,	2,164.00	
Milan,	424.00	
Northumberland,	776.00	
Pittsburg,	360.00	
Randolph,	148.00	
Shelburne,	212.00	
Stark,	420.00	
Stratford,	648.00	
Stewartstown,	612.00	
Whitefield,	1,120.00	
Dixville,	36.00	
Irving's Grant,	4.00	
Gilmanton and Atkinson Academies Grant,	28.00	
Dix's Grant,	16.00	
Millsfield,	52.59	
Sargent's Purchase,	56.00	
Success,	36.00	
Wentworth's Location,	36.00	
Low and Burbank's Grant,	20.00	
Crawford's Purchase,	52.00	
Chandler's Purchase,	4.00	
Nash and Sawyer's Location,	16.00	
Odell's Township,	76.00	
Thompson and Meserve's Purchase,	36.00	
Gore between Gilmanton and Atkinson Academies Grant,	4.00	
Second College Grant,	56.00	
Bean's Purchase,	76.00	
Green's Grant,	124.00	
Amounts carried forward,	<hr/> \$12,476.59	<hr/> \$424,220.55

Amounts brought forward,	\$12,476.59	\$424,220.55
Martin's Location,	8.00	
Pinkham's Grant,	8.00	
Crawford's Grant,	48.00	
Cutts's Grant,	12.00	
	<hr/>	\$12,552.59

INSURANCE TAX FOR 1881.

Fire Insurance Companies.

Ætna, Hartford, Conn.,	\$378.26	
British America, Boston, Mass.,	20.33	
Commonwealth, Boston, Mass.,	21.31	
Commercial Union, London, Eng.,	83.91	
Compagnie De Reassurances, Boston, Mass.,	2.07	
Connecticut Fire, Hartford, Conn.,	47.65	
Continental, New York city,	127.65	
Dwelling-House, Boston, Mass.,	11.87	
Eliot, Boston, Mass.,	5.87	
Equitable Fire and Marine, Providence, R. I.,	8.19	
Fidelity and Casualty, New York,	1.45	
Fire Association, Philadelphia, Penn.,	106.82	
Fire Insurance Association, New York,	42.03	
Fitchburg Mutual Fire, Fitchburg, Mass.,	137.08	
First National Fire, Worcester, Mass.,	14.63	
Franklin Fire, Philadelphia, Penn.,	89.97	
Germania Fire, New York city,	40.64	
German American, New York city,	76.53	
Girard Fire and Marine, Philadelphia, Penn.,	21.49	
Gloucester, Gloucester, Mass.,	3.42	
Hamburg-Bremen,	16.48	
Hanover Fire, New York city,	73.96	
Hartford Fire, Hartford, Conn.,	254.76	
Hartford Steam-Boiler, Hartford, Conn.,	19.01	
Home, New York city,	253.62	
Howard,	14.08	
Hamburg-Magdeburg, office New York city,	18.86	
Imperial, London, Eng.,	36.82	
Insurance Co. of North America, Philadel- phia, Penn.,	198.24	
	<hr/>	
Amounts carried forward,	\$2,127.00	\$436,773.14

Amounts brought forward,	\$2,127.00	\$436,773.14
Insurance Co. of State of Pennsylvania,		
Philadelphia, Penn.,	18.03	
Lancashire, Manchester, Eng.,	53.61	
La Confiance, office Boston, Mass.,	31.57	
Lion, Hartford,	.72	
Liverpool and London and Globe, Great		
Britain,	203.67	
London Assurance Co., London, Eng.,	17.70	
London and Lancashire, office New York city,	79.34	
Manhattan Fire, New York city,	37.26	
Manufacturers' Fire and Marine, Bos-		
ton, Mass.,	14.89	
Merchants', Newark, N. J.,	28.69	
Merchants', Providence, R. I.,	21.52	
Metropole, office Boston, Mass.,	139.52	
Merchants and Farmers' Mutual, Worces-		
ter, Mass.,	34.54	
Newark,	19.77	
National Fire, Hartford, Conn.,	36.13	
Niagara, New York city,	71.58	
North British, London, Eng.,	87.12	
Northern, London, Eng.,	36.82	
Orient, Hartford, Conn.,	54.88	
Pennsylvania Fire, Philadelphia, Pa.,	111.72	
People's, Newark, N. J.,	19.34	
Phenix, Brooklyn, N. Y.,	82.70	
Prescott, Boston, Mass.,	26.12	
Phœnix, Hartford, Conn.,	296.57	
Providence, Washington,	26.26	
Phenix Assurance, London,	40.15	
Queen, London, Eng.,	133.03	
Quincy Mutual, Quincy, Mass.,	39.74	
Rochester German, Rochester, N. Y.,	20.35	
Royal, Liverpool. Eng.,	207.09	
Shoe and Leather, Boston, Mass.,	39.98	
Scottish Union, Hartford, Conn.,	2.55	
Amounts carried forward,	\$4,159.96	\$436,773.14

Amounts brought forward,	\$4,159.96	\$436,773.14
Springfield Fire and Marine, Springfield, Mass.,	190.48	
Star, New York city,	46.90	
Standard, New York,	12.06	
Traders and Mechanics', Lowell, Mass.,	26.57	
Union, Philadelphia, Pa.,	17.47	
Watertown Fire, Watertown, N. Y.,	75.31	
Westchester Fire, New Rochelle, N. Y.,	63.20	
	<hr/>	\$4,591.95

Life Insurance Companies.

Ætna Life, Hartford, Conn.,	\$269.90	
Charter Oak, Hartford, Conn.,	51.07	
Connecticut Mutual, Hartford, Conn.,	357.00	
Connecticut General, Hartford, Conn.,	11.55	
Continental, Hartford, Conn.,	43.57	
Equitable Life Assurance Society, New York city,	146.87	
John Hancock, Boston, Mass.,	13.80	
Manhattan Life, New York city,	34.00	
Massachusetts Mutual, Springfield, Mass.,	514.47	
Metropolitan,	21.43	
Mutual Life, New York city,	314.91	
Mutual Benefit, Newark, N. J.,	120.24	
National Life, Montpelier, Vt.,	30.07	
New England Mutual Life, Boston, Mass.,	92.70	
New York Life, New York city,	292.21	
Northwestern Mutual, Milwaukee, Wis.,	9.40	
Phoenix Mutual, Hartford, Conn.,	178.55	
Pennsylvania Mutual,	3.17	
Provident Savings,	1.89	
State Mutual, Worcester, Mass.,	10.88	
Travellers' Life and Accident, Hartford, Ct.,	159.56	
United States Life, New York city,	13.49	
Union Mutual, Augusta, Me.,	84.82	
Vermont Life, Burlington, Vt.,	7.90	
	<hr/>	\$2,783.45
Amount carried forward,		\$444,148.54

Amount brought forward,	\$444,148.54
New Hampshire Fire Insurance Co.,	
Manchester, N. H.,	\$2,500.00

SAVINGS-BANK TAX OF 1881.

As per table in Appendix,	\$317,878.32
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RAILROAD TAX OF 1881.

As per table in Appendix,	\$165,993.77
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INTEREST.

Interest on deposits,	\$1,954.11
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SPECIAL ROAD TAX, 1876.

Hale's Location,	\$2.36
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SPECIAL ROAD TAX, 1877.

Hatch and Cleaves's Grant,	\$2.50	
Sargent and Elkins's Grant,	37.50	
Hale's Location,	.89	
	<hr/>	\$40.89

SPECIAL ROAD TAX, 1878.

Hale's Location,	\$2.38	
Crawford's Grant,	130.00	
Green's Grant,	60.00	
	<hr/>	\$192.38

SPECIAL ROAD TAX, 1879.

Hale's Location,	\$3.12	
Crawford's Grant,	130.00	
Green's Grant,	60.00	
	<hr/>	\$193.12

SPECIAL ROAD TAX, 1880.

Martin's Location,	\$25.00	
Hale's Location,	7.50	
Crawford's Grant,	130.00	
Cutts's Grant,	37.50	
	<hr/>	<hr/>
Amounts carried forward,	\$200.00	\$932,903.49

Amounts brought forward,	\$200.00	\$932,903.49
Pinkham's Grant,	\$25.00	
Crawford's Purchase,	108.28	
Chandler's Purchase,	7.65	
Green's Grant,	325.00	
	<hr/>	\$665.93

SPECIAL ROAD TAX, 1881.

Second College Grant,	\$150.00	
Irving's Grant,	12.00	
Sargent's Purchase,	150.00	
Thompson and Meserve's Purchase,	100.00	
Success,	100.00	
Bean's Purchase,	70.00	
Dix's Grant,	40.00	
Dixville,	100.00	
Crawford's Purchase,	150.00	
Chandler's Purchase,	8.75	
Gilmanton and Atkinson Academies Grant,	72.50	
Gore between Gilmanton and Atkinson Academies Grant,	7.50	
Nash and Sawyer's Location,	37.50	
Hale's Location,	7.50	
Cutts's Grant,	37.50	
Martin's Location,	25.00	
Pinkham's Grant,	25.00	
Odell's Township,	200.00	
Millsfield,	138.40	
Green's Grant,	325.00	
Crawford's Grant,	130.00	
Low and Burbank's Grant,	50.00	
	<hr/>	\$1,936.65

LICENSE FEES, PEDDLERS.

Rockingham county,	\$290.00	
Strafford county,	110.00	
Belknap county,	40.00	
	<hr/>	
Amounts carried forward,	\$440.00	\$935,506.07

Amounts brought forward,	\$440.00	\$935,506.07
Carroll county,	70.00	
Merrimack county,	40.00	
Hillsborough county,	360.00	
Cheshire county,	60.00	
Sullivan county,	70.00	
Grafton county,	30.00	
Coös county,	30.00	
	<hr/>	\$1,100.00

LICENSE FEES, TREES AND SHRUBS.

Herbert Fletcher, agent O. K. Gerrish,	\$50.00	
R. Woodman, “	50.00	
William Perley, “	50.00	
C. P. Hill, “	50.00	
H. M. Whiting, for self,	50.00	
J. A. Townsend, agent H. M. Whiting,	50.00	
H. E. Babcock, “	50.00	
J. H. R. Smith, agent F. A. Millett,	50.00	
R. Dickinson, agent Huntley & Lyon,	50.00	
W. M. Smith, agent O. K. Gerrish,	50.00	
L. D. Edgecomb, agent J. C. Walker,	50.00	
George Thompson, for self,	50.00	
	<hr/>	\$600.00

LICENSE FEES, LIGHTNING-RODS.

Albert A. Moore,	\$100.00
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LICENSE FEES, FERTILIZERS.

Bradley Fertilizer Co.,	\$50.00	
Pacific Guano Co.,	50.00	
J. A. Tucker & Co.,	50.00	
Whittemore Brothers,	50.00	
Quinnipiac Fertilizer Co.,	50.00	
	<hr/>	\$250.00
Amount carried forward,		<hr/> \$937,556.07

Amount brought forward,	\$937,556.07
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LEGACY AND SUCCESSION TAX.

Rockingham county,	\$1,671.49	
Strafford county,	629.16	
Belknap county,	108.69	
Carroll county,	31.71	
Merrimack county,	482.93	
Hillsborough county,	1,349.01	
Cheshire county,	308.36	
Sullivan county,	225.50	
Grafton county,	473.44	
	<hr/>	\$5,280.29

TAX ON TELEGRAPH COMPANIES.

As per table in Appendix,	\$991.54
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CHARTER FEES.

New Hampshire Savings-Bank,	\$25.00	
Hooksett Mfg. Company,	25.00	
Littleton & Franconia Railroad,	25.00	
Pemigewasset Valley Railroad,	25.00	
Concord Railroad,	25.00	
Olcott Falls Company,	25.00	
Portland & Rochester Railroad,	25.00	
Swift River Railroad,	25.00	
Rye Beach Railroad,	25.00	
Keene Mfg. Company,	50.00	
Lebanon Woollen Company,	50.00	
Suncook Valley Railroad,	25.00	
Concord & Portsmouth Railroad,	25.00	
Starr King Mountain Road Company,	50.00	
Colebrook Bridge Company,	25.00	
Newmarket Mfg. Company,	25.00	
Connecticut Water-Power and Land Company,	50.00	
Apthorp Reservoir Company,	25.00	
	<hr/>	
Amounts carried forward,	\$550.00	\$943,827.90

Amounts carried forward,	\$550.00	943,827.90
New Hampshire Fire Insurance Company,	250.00	
Northern Railroad,	25.00	
Concord & Claremont Railroad,	25.00	
Portsmouth Aqueduct Company,	25.00	
New Zealand River Railroad,	25.00	
Underhill Edge Tool Company,	25.00	
Worcester & Nashua Railroad,	25.00	
Claremont & White River Junction Railroad,	25.00	
Manchester Chemical Mfg. Company,	50.00	
Pine Hill Hotel Company,	50.00	
Cheshire County Mutual Fire Ins. Company,	25.00	
Dover Horse Railroad,	25.00	
East Northwood Savings-Bank,	100.00	
Manchester Bank,	200.00	
Dodge's Falls Dam and Mfg. Company,	50.00	
Moosilauke Mountain Hotel Company,	50.00	
Moosilauke Mountain Road Company,	50.00	
Manchester & Keene Railroad,	25.00	
Belknap Savings-Bank,	25.00	
Eastern Telegraph Company,	50.00	
Littleton Bank,	100.00	
Mt. Lafayette Railroad,	75.00	
New Hampshire Iron Co.,	25.00	
Security Savings-Bank,	100.00	
Plymouth Aqueduct and Water Company,	50.00	
New Hampshire Banking Company,	25.00	
Hartland Falls Pulp Company,	50.00	
Indian Head Bank,	100.00	
Nashua Savings-Bank,	25.00	
Ammonoosuc Electric Light Company,	50.00	
Portsmouth Electric Light Company,	50.00	
Granite State Bank,	100.00	
Manchester & Fitchburg Railroad,	25.00	
Piscataqua Exchange Bank,	100.00	
Manchester Electric Light Company,	50.00	
Merrimack River Bank,	150.00	
Amounts carried forward,	<hr/> \$2,750.00	<hr/> \$943,827.90

Amounts brought forward,	\$2,750.00	\$943,827.90
Guaranty Savings-Bank,	25.00	
Granite State Provident Association,	50.00	
Franklin Falls Pulp Company,	50.00	
Laconia and Lake Village Railroad,	15.00	
	<hr/>	\$2,890.00

MISCELLANEOUS.

National Guard (fines),	\$27.00	
Sales of public property (Adj.-Gen.),	62.25	
Sales of public property (Janitor),	86.87	
Fines collected,	62.00	
Hon. John Kimball, Chairman Prison Com-		
mission, balance,	128.25	
Sales Report of State Geologist (3 copies),	44.00	
	<hr/>	\$410.37
Total receipts,		<hr/> \$947,128.27

DISBURSEMENTS.

EXECUTIVE DEPARTMENT.

Governor's salary,	\$1,000.00	
Honorable council,	3,161.60	
Contingent fund,	212.89	
Message,	56.13	
Printing proclamations, blanks, etc.,	27.41	
Incidental expenses,	140.45	
Doorkeeper to governor and council,	298.20	
	<hr/>	\$4,896.68

SECRETARY'S DEPARTMENT.

Salary of secretary,	\$800.00	
Salary of deputy-secretary,	600.00	
Report,	43.01	
Printing blanks, etc.,	1,206.94	
Incidentals,	464.98	
	<hr/>	\$3,114.93
Amount carried forward,		<hr/> \$8,011.61

Amount brought forward,	\$8,011.61
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TREASURY DEPARTMENT.

Salary of treasurer,	\$1,800.00	
Clerk,	312.50	
Printing report,	110.43	
Printing blanks,	30.10	
Incidentals,	218.84	
Registering bonds (by resolution),	500.00	
	<hr/>	\$2,971.87

ADJUTANT-GENERAL'S DEPARTMENT.

Salary of adjutant-general,	\$1,000.00	
Printing report,	230.16	
Printing blanks, etc.,	27.76	
Incidentals,	309.36	
Clerk,	208.33	
	<hr/>	\$1,775.61

DEPARTMENT OF PUBLIC INSTRUCTION.

Salary of superintendent,	\$1,700.00	
Printing report,	696.13	
Printing blanks, etc.,	1,227.83	
Incidentals,	73.22	
	<hr/>	\$3,697.18

INSURANCE DEPARTMENT.

Expenses of commissioner,	\$61.50	
Printing report,	176.75	
Incidentals,	59.58	
	<hr/>	\$297.83

SUPREME COURT.

Salaries of justices,	\$17,449.98	
Salary of attorney-general,	2,200.00	
Salary of state reporter,	400.00	
Clerks of supreme court,	892.94	
*Incidentals, attorney-general,	786.52	
	<hr/>	\$21,729.44
Amount carried forward,		<hr/> \$38,483.54

*Expenses in suits, State v. Express Companies, and appeals from assessments of railroad taxes.

Amount brought forward,	\$38,483.54
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PROBATE COURTS.

Salaries of judges,	\$4,079.16	
Salaries of registers,	4,735.65	
		\$8,814.81

STATE LIBRARY.

Salary of librarian,	\$800.00	
Assistant,	103.50	
Incidentals,	51.94	
Increase library,	500.00	
Special appropriation,	591.93	
		\$2,047.37

STATE-HOUSE.

Salary of janitor,	\$650.00	
Assistant,	306.93	
Gas,	220.86	
Water,	100.00	
Fuel,	639.88	
Furniture,	1,340.52	
Special repairs,	1,496.50	
Repairs,	2,106.61	
Furniture, etc., by joint resolution,	168.25	
Miscellaneous,	229.41	
		\$7,258.96

NEW HAMPSHIRE ASYLUM FOR INSANE.

Support of indigent insane,	\$6,000.00	
Support of convict insane,	2,588.07	
Library,	100.00	
Printing report,	191.14	
		\$8,879.21

EDUCATION OF DEAF AND DUMB.

American Asylum, Hartford,	\$1,585.58	
Clarke Institution, Northampton,	175.00	
City of Boston,	210.00	
Frank P. Hall,	70.00	
		\$2,040.58

Amount carried forward,	\$67,524.47
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Amount brought forward,	\$67,524.47
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EDUCATION OF THE BLIND.

Perkins Institution, Boston,	\$3,195.02	
C. J. Smith,	31.05	
		\$3,226.07

INDUSTRIAL SCHOOL.

Current Expenses,	\$6,000.00	
Printing report,	205.88	
		\$6,205.88

STATE-PRISON.

Salary of warden,	\$1,500.00	
Salary of chaplain,	800.00	
Prison library,	200.00	
Prisoners' Aid Association,	30.92	
Printing report,	84.59	
		\$2,615.51

NEW STATE-PRISON.

Prison commissioners' report,	\$ 121.58	
New boiler, etc.,	4,854.31	
		\$4,975.89

N. H. COLLEGE AGRICULTURE AND MECHANIC ARTS.

Appropriation,	\$3,000.00	
Printing report,	118.77	
		\$3,118.77

NORMAL SCHOOL.

Appropriation,	\$5,000.00	
Special appropriation,	3,500.00	
Expenses of trustees,	79.92	
Printing report,	105.08	
		\$8,685.00

FISH COMMISSIONERS.

Expenses of commissioners, etc.,	\$1,716 20	
Printing report,	158.75	
		\$1,874.95

Amount carried forward,	\$98,226.54
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Amount brought forward,		\$98,226.54
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RAILROAD COMMISSIONERS.

Printing report,	\$273.06	
Printing blanks, etc.,	38.36	
	<hr/>	\$311.42

BANK COMMISSIONERS.

Printing report,	\$689.88	
Compensation, etc.,	1,600.00	
	<hr/>	\$2,289.88

THE NEW HAMPSHIRE NATIONAL GUARD.

The New Hampshire National Guard,	\$24,999.48	
The New Hampshire National Guard equipment,	10,000.00	
Claims (by joint resolution),	700.00	
	<hr/>	\$35,699.48

BOARD OF AGRICULTURE.

Salary of secretary,	\$1,000.00	
Expenses of board,	684.15	
Printing blanks,	25.11	
Incidentals,	116.37	
	<hr/>	\$1,825.63

WHITE MOUNTAIN ROADS.

Millsfield road,	\$173.18	
Dixville road,	170.55	
Franconia Notch road,	100.00	
Wiley House to Bartlett,	432.99	
Wiley House to Crawford's,	111.00	
Moosilauke Tunnel stream,	70.75	
	<hr/>	\$1,058.47

ABATEMENTS STATE TAXES, 1880-81.

Bean's Purchase,	\$96.00	
Winchester,	120.00	
Pelham,	320.00	
Hampstead,	176.00	
	<hr/>	
Amounts carried forward,	\$712.00	\$139,411.42

Amounts brought forward,	\$712.00	\$139,411.42
Keene,	2,320.00	
Cutts's Grant,	12.00	
Cutts's Grant (special road),	37.49	
Windham,	120.00	
Hudson,	136.00	
Green's Grant,	192.00	
Green's Grant (special road),	530.00	
	<hr/>	\$4,059.49

BOARD OF EQUALIZATION.

Expenses of board,	\$790.40	
Incidentals,	.15	
	<hr/>	\$790.55

LEGISLATURE.

Pay-roll of senate,	\$6,356.80	
Pay-roll of house of representatives,	77,103.10	
Clerk of senate,	450.00	
Clerk of house,	550.00	
Engrossing clerk,	385.90	
Sergeant-at-arms, door-keepers, and pages,	2,125.96	
Newspapers,	2,014.80	
Journals of the house and senate,	1,733.41	
Pamphlet Laws of 1881,	875.46	
Publishing laws in newspapers,	3,916.80	
Printing bills, etc.,	1,331.99	
Chaplain,	240.20	
Extra services of janitor and assistant,	580.20	
Clerks of house and senate (by joint resolution),	787.00	
Stationery (by joint resolution),	272.54	
Legislative reports,	258.82	
Legislative blanks,	128.56	
Police,	241.50	
Reporters (by joint resolution),	100.00	
Contested elections,	95.84	
	<hr/>	\$99,548.88
Amount carried forward,		<hr/> \$243,810.34

Amount brought forward,	\$243,810.34
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STATE BOARD OF HEALTH.

Salary of secretary,	\$983.33	
Expenses of board,	393.95	
Incidentals,	118.05	
	<hr/>	\$1,495.33

STATE HISTORIAN.

Incidentals,	\$3.50
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INSURANCE TAX OF 1881.

To towns as per table in Appendix,	\$1,817.25
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SAVINGS-BANK TAX OF 1881.

To towns as per table in Appendix,	\$290,951.28	
To literary fund,	26,927.04	
	<hr/>	\$317,878.32

RAILROAD TAX OF 1881.

To towns as per table in Appendix,	\$87,871.39
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PRINCIPAL OF DEBT.

Bonds, prison loan,	\$14,000	
Bonds, series 1873,	1,500	
Bonds due July 1, 1869, series 1861,	3,000	
State notes,	1,400	
	<hr/>	\$19,900.00

INTEREST.

Interest on surplus revenue,	\$2.41	
Kimball legacy,	405.21	
Coupons on bonds, and interest on registered bonds,	197,006.00	
Interest on state notes,	80.00	
	<hr/>	\$197,493.62
Amount carried forward,		<hr/> \$870,269.75

Amount brought forward, \$870,269.75

MISCELLANEOUS.

Horatio McIntire (by resolution),	\$318.66	
Bounty on wild animals,	2,030.10	
Auditing printer's accounts,	57.00	
Arranging old records,	200.90	
Repairs Portsmouth arsenal,	946.85	
Idiotic and feeble-minded youth,	75.00	
Yorktown centennial,	7,000.00	
Cowpens monument,	250.00	
Legacy and succession tax, expense,	234.91	
Contagious diseases (cattle),	69.10	
Contagious diseases (by resolution),	397.25	
Minnesota library,	269.00	
N. H. Veterans' Association,	3,000.00	
Express taxes and interest refunded,	662.57	
Amoskeag Veterans,	41.67	
Manchester War Veterans,	36.83	
Manchester Cadets,	36.10	
	<hr/>	\$15,625.04
Total disbursements,		<hr/> \$885,894.79

FUNDED DEBT.

The bonds now outstanding and dates of their maturity are as follows :

September 1, 1884,	\$450,000.00	
September 1, 1889,	150,000.00	
	<hr/>	
Total old debt,		\$600,000.00
Bond of 1873, due July 1, 1879,		500.00
Municipal war-loan bonds, due from		
Jan. 1. 1892, to January, 1905,		2,206,100.00
Prison loan, due from January, 1883, to		
January, 1891,		112,000.00
Bonds of 1879, due 1889, 1890, 1891,		
and 1892,		400,000.00
		<hr/>
Total funded debt,		\$3,318,600.00

STATE OF THE TREASURY, JUNE 1, 1882.

LIABILITIES.

Floating debt,	\$100.00	
Trust funds (see page 7),	73,687.84	
Funded debt (see page 31),	3,318,600.00	
	<hr/>	
Total liabilities,		\$3,392,387.84

ASSETS.

Cash in the treasury,	\$61,233.48
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STATE TAX OF 1877.

Elkins's Grant,	\$60.00
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STATE TAX OF 1878.

Elkins's Grant,	\$60.00	
Sargent & Elkins's Grant,	16.00	
Hatch & Cleaves's Grant,	4.00	
Two Raymonds' Grant,	4.00	
Bean & Gilman's Purchase,	4.00	
Kilkenny,	32.00	
	<hr/>	
		\$120.00

STATE TAX OF 1879.

Elkins's Grant,	\$60 00	
Sargent & Elkins's Grant,	16.00	
Hatch & Cleaves's Grant,	4.00	
Two Raymonds' Grant,	4.00	
Bean & Gilman's Purchase,	4.00	
Kilkenny,	32.00	
Millsfield,	4.38	
	<hr/>	
		\$124.38

STATE TAX OF 1880.

Kilkenny,	\$32.00	
Millsfield (balance).	5.09	
	<hr/>	
		\$37.09
		<hr/>
Amount carried forward,		\$61,574.95

Amount brought forward,	\$61,574.95
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STATE TAX OF 1881.

Kilkenny,	\$32.00	
Millsfield (balance),	23.41	
	<hr/>	\$55.41
Total assets, June 1, 1882,		\$61,630.36
Deficiency, being net indebtedness, June 1, 1882,		\$3,330,757.48

SPECIAL ROAD TAX OF 1876.

I reported last year the sum of \$77.36 as due,—from Wentworth's Location, \$75.00, and Hale's Location, \$2.36. I have collected from the owners of Hale's Location \$2.36, reported on page 19, and consider the account closed, proceedings for the collection of the sum assessed upon Wentworth's Location having been stopped by an injunction from the supreme court.

SPECIAL ROAD TAX OF 1877.

I reported last year the sum of \$287.39 as due from various unincorporated places. Of this sum \$40.89 has been collected, as shown by detailed statement, page 19.

I drop from this account \$95.00, assessed upon Wentworth's Location, for the reason above stated, and report \$151.50 as due from the following places, extents for the collection of which have been placed in the hands of the sheriff:—

Elkins's Grant,	\$150.00
Hatch & Cleaves's Grant,	1.50
	<hr/>
	\$151.50

SPECIAL ROAD TAX OF 1878.

I reported last year the sum of \$570.38 as due from various unincorporated places. Of this sum \$192.38 has been collected, as shown by detailed statement, page 19.

I drop from this account \$95.00 assessed upon Wentworth's Location, for the reasons before stated.

I also drop the following items, assessed upon the various unincorporated places, which, by an act of the legislature of 1876,

were included in the new township of Livermore, and consequently were not liable to the special road tax :—

Elkins's Grant,	\$150.00
Sargent & Elkins's Grant,	37.50
Hatch & Cleaves's Grant,	3.00
Two Raymonds' Grant,	2.50
Bean & Gilman's Purchase,	10.00

I report as due from

Kilkenny,	\$80.00
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an extent for the collection of which has been placed in the hands of the sheriff.

SPECIAL ROAD TAX OF 1879.

I reported last year the sum of \$283.36 as due, \$193.12 of which has been collected (see detailed statement, page 19), leaving due from

Millsfield a balance of	\$10.24
Kilkenny,	80.00
	<hr/>
	\$90.24

extents for the collection of which sums have been issued.

SPECIAL ROAD TAX OF 1880.

I reported last year as due, the sum of \$759.32. I have collected \$665.93, as shown by detailed statement, page 20, leaving due from following places :—

Millsfield (balance),	\$13.39
Kilkenny,	80.00
	<hr/>
	\$93.39

extents for the collection of which sums have been issued.

SPECIAL ROAD TAX OF 1881.

The assessments for the year under chapter 61, General Laws, amounted to \$2,278.25. Of this sum \$1,936.65 has been collect-

ed (see detailed statement, page 20), leaving \$341.60 due from the following places :—

Cambridge,	\$200.00
Kilkenny,	80.00
Millsfield (balance),	61.60
	<hr/>
	\$341.60

DEPOSITS BY RAILROAD CORPORATIONS FOR LAND DAMAGES.

The Treasurer reported in his hands on this account, June 1, 1881, \$2,058.50

The transactions during the year have been as follows :

May 16, 1882, the Concord Railroad deposited for J. Frank Hoit,	400.00
George and Catharine Main, and Charles E. Main, mortgagee,	1,081.93
Ranlet & Prescott,	4,126.00
May 17, 1882, the Concord Railroad deposited for Franklin Low,	5,235.39
Loan & Trust Savings-Bank,	759.90
	<hr/>

Total to be accounted for, \$13,661.72

The payments on above account during the year have been,—

May 25, 1882, to Loan & Trust Savings-bank,	\$759.90
	<hr/>
Balance in Treasurer's hands, June 1, 1882,	\$12,901.82

SOLON A. CARTER,

State Treasurer.

AUDITORS' REPORT.

To His Excellency the Governor and the Honorable Council :

The undersigned, by an act of the legislature of 1881, and subsequent appointment, were created a committee to examine and audit the accounts of the State Treasurer for the fiscal year ending May 31, 1882.

They have attended to the duty assigned them, and beg leave to refer to the printed detailed report of the treasurer, herewith annexed, which embraces the receipts and expenditures of every kind and nature properly chargeable to his office.

The Auditing Committee have devoted nearly two weeks' time to a systematic and thorough examination, item by item, of every account, and find statute or legislative authority for each and every payment, with proper vouchers and receipts for the same, together with certificates of deposit for trust funds and cash on hand.

The Auditing Committee would commend in high terms the systematic methods of keeping the accounts, instituted and perfected by the Treasurer, the care with which all evidences of receipts and payments are preserved, classified, indexed, and filed away, and the clear and concise explanations embodied or attached to every document.

Such care and method of details can but be of great benefit for future reference, should occasion arise.

Respectfully,

[Signed] CHAS. S. WHITEHOUSE, *Auditor.*

[Signed] GEO. H. STOWELL,
ARTHUR L. MESERVE,

Committee of the Council.

STATE TREASURER'S OFFICE,

Concord, N. H., May 26, 1882.

APPENDIX.

APPENDIX.

TABULAR STATEMENT

Showing the amount of tax assessed upon and paid by the New Hampshire Insurance Company for the year 1881, the amount of such tax distributed to the several cities and towns, and the balance accruing as revenue to the state, agreeably to chapter 90, Pamphlet Laws 1870.

TOWNS.	Shares.	Tax assessed.	To towns.	Revenue to state.
Antrim.....	36	\$18.00	\$13.50	\$4.50
Boston, Mass.....	100	50.00	.....	50.00
Chelsea, Mass.....	4	2.00	.....	2.00
Concord.....	5	2.50	1.87	.63
Deerfield.....	50	25.00	18.75	6.25
Epsom.....	12	6.00	4.50	1.50
Exeter.....	50	25.00	18.75	6.25
Francestown.....	70	35.00	26.25	8.75
Gilford.....	50	25.00	18.75	6.25
Greenville.....	20	10.00	7.50	2.50
Hampton Falls.....	40	20.00	15.00	5.00
Henniker.....	40	20.00	15.00	5.00
Hooksett.....	80	40.00	30.00	10.00
Hopkinton.....	14	7.00	5.25	1.75
Hudson.....	12	6.00	4.50	1.50
Jaffrey.....	10	5.00	3.75	1.25
Keene.....	479	239.50	179.62	59.88
Laconia.....	45	22.50	16.88	5.62
London.....	12	6.00	4.50	1.50
Manchester.....	2,081	1,040.50	780.38	260.12
Meredith.....	25	12.50	9.38	3.12
Milford.....	186	93.00	69.75	23.25
Nashua.....	916	458.00	343.50	114.50
New Boston.....	40	20.00	15.00	5.00
New Ipswich.....	5	2.50	1.87	.63
New York city.....	20	10.00	.....	10.00
Newport.....	20	10.00	7.50	2.50
Pembroke.....	78	39.00	29.25	9.75
Peterborough.....	266	133.00	99.75	33.25
Pittsfield.....	10	5.00	3.75	1.25
Pomfret, Vt.....	30	15.00	.....	15.00
Portsmouth.....	46	23.00	17.25	5.75
Rochester.....	10	5.00	3.75	1.25
Somersworth.....	52	26.00	19.50	6.50
Warner.....	40	20.00	15.00	5.00
Weare.....	10	5.00	3.75	1.25
Wilton.....	30	15.00	11.25	3.75
Wolfeborough.....	6	3.00	2.25	.75
	5,000	\$2,500.00	\$1,817.25	\$682.75

TABULAR STATEMENT

Exhibiting the assessments of Railroad Taxes for the year 1881, the additions thereto, and abatements therefrom, authorized by chapter 122, Pamphlet Laws of 1881, and the net tax for distribution.

ROADS.	Tax 1879.	Abatement, ch. 122, P. L., 1881.	Additions, ch. 122, P. L., 1881.	Tax 1881.	Net tax for distribution
Ashuelot.....				\$1,841.25	\$1,841.25
Atlantic & St. Lawrence.	\$5,000.00	\$248.00		6,875.00	6,427.00
Boston, Concord & Mon't	17,000.00		\$1,634.14	26,081.10	27,715.24
Boston & Maine.....				18,301.37	18,301.37
Cheshire.....				14,340.62	14,340.62
Concord.....				30,328.12	30,328.12
Concord & Claremont....	4,281.43	287.20		4,875.00	4,087.80
Concord & Portsmouth...				5,858.75	5,858.75
Dover & Winnepesaukee.				4,168.75	4,168.75
Eastern.....				4,395.06	4,395.06
Fitchburg.....				217.50	217.50
Manchester & Lawrence.	20,000.00	4,666.64		19,333.92	14,667.28
Manchester & No. Weare				975.00	975.00
Monadnock.....				1,286.25	1,236.25
Mt. Washington.....	1,350.00	200.00		{ 1,150.00	{ 1,150.00
				{ 1,725.00	{ 1,725.00
Nashua & Lowell.....				4,683.75	4,683.75
Northern.....	35,043.31	12,872.70		22,328.75	9,456.05
Ports., Gt. Falls & Con'y.				2,411.87	2,411.87
Sullivan.....				6,250.00	6,250.00
Suncook Valley.....				1,718.75	1,718.75
Wilton.....				3,125.00	3,125.00
Worcester & Nashua.....				2,360.00	2,360.00
Portland & Rochester....				187.50	.....
	\$82,674.74	\$18,274.54	\$1,634.14	\$184,268.31	\$167,627.91

TABULAR STATEMENT

Showing the net Railroad Tax paid by each railroad in the state for 1881, the amount of such tax distributed to the several cities and towns, and the balance accruing as revenue to the state.

CORPORATION.	Net tax received.	To towns.	To state.
Ashuelot	\$1,841.25	\$ 729.68	\$1,111.57
Atlantic & St. Lawrence.....	6,427.00	1,606.75	4,820.25
Boston, Concord & Montreal.....	27,715.24	15,086.30	12,628.94
Boston & Maine	18,301.37	7,003.96	11,297.41
Cheshire	14,340.62	4,846.65	9,493.97
Concord	30,328.12	21,987.83	8,340.29
Concord & Claremont	4,087.80	1,021.95	3,065.85
Concord & Portsmouth.....	5,858.75	5,389.68	469.07
Dover & Winnepesaukee.....	4,168.75	1,856.64	2,312.11
Eastern.....	4,395.06	2,431.40	1,963.66
Fitchburg	217.50	54.37	163.13
Manchester & Lawrence.....	14,667.28	10,670.52	3,996.76
Manchester & North Weare.....	975.00	243.75	731.25
Monadnock	1,236.25	596.61	639.64
Mt. Washington, 1879.....	1,150.00	423.32	726.68
Mt. Washington, 1881.....	1,725.00	611.00	1,114.00
Nashua & Lowell.....	4,683.75	2,438.80	2,244.95
Northern	9,456.05	4,043.01	5,413.04
Portsmouth, Great Falls & Conway.....	2,411.87	951.64	1,460.23
Sullivan	6,250.00	1,562.50	4,687.50
Suncook Valley.....	1,718.75	713.89	1,004.86
Wilton.....	3 125.00	2,867.51	257.49
Worcester & Nashua.....	2,360.00	684.16	1,675.84
Portland & Rochester.....	187.50	49.47	138.03
	\$167,627.91	\$87,871.39	\$79,756.52

TABULAR STATEMENT

Showing the amount of deposits in each Savings-Bank in the state; the amount of investments in real estate within the state; balance subject to tax; taxes paid by each; the amount distributed to the cities and towns; and the amount accruing to the Literary Fund, April 1, 1881.

NAME OF BANK.	Amount deposits.	Amount invested in real estate in N. H.	Balance subject to tax.	Tax paid.	Distributed to towns.	To Literary Fund.
Alton Five Cents.....	\$ 53,777.43	.....	\$ 53,777.43	\$ 537.77	\$ 524.49	\$ 13.28
Amoskeag (see page 44, a).....	2,242,454.36	\$ 3,207.84	2,239,246.52	22,392.47	21,483.07	890.35
Ashuelot.....	160,852.88	.....	160,852.88	1,608.53	1,427.57	180.96
Ashland (see page 44, b).....	51,542.47	2,438.48	49,103.99	491.04	509.33	.....
Belknap.....	425,491.42	10,308.32	414,982.90	4,149.83	4,054.04	95.79
Bristol.....	229,762.49	24,052.00	205,710.49	2,057.10	2,071.40	96
Cheshire Provident Institution.....	2,021,483.37	128,236.98	1,893,246.39	18,932.46	16,959.95	1,972.51
China.....	75,712.00	.....	75,712.00	757.12	757.12	.....
City, Nashua.....	149,170.98	4,500.00	144,670.98	1,446.71	1,247.52	199.19
Cochecho (see page 44, d).....	206,223.37	27,550.25	178,673.12	1,786.73	1,628.43	173.30
Connecticut River.....	394,991.82	8,197.20	386,794.62	3,867.95	3,411.87	456.08
Conway.....	70,608.18	9,318.87	61,289.31	612.80	602.80	10.09
Coos County.....	88,990.17	.....	88,990.17	889.50	784.40	105.10
Dartmouth.....	523,412.06	1,600.00	523,412.06	5,234.12	3,520.97	1,713.15
Dover Five Cents.....	140,370.50	.....	138,770.50	1,387.41	1,324.03	63.68
.....	50,115.24	.....	50,115.24	501.15	500.40	.75
Epping.....	227,110.50	3,980.31	223,130.19	2,231.30	2,197.85	33.45
Farmington.....	90,750.24	1,537.15	89,213.09	892.13	854.58	37.55
Fitzwilliam.....	81,705.07	.....	81,705.07	817.05	809.94	7.11
Freestown.....	383,654.79	.....	383,654.79	3,836.55	3,825.03	.....
Franklin (see page 44, e).....	39,862.71	.....	39,862.71	398.63	385.21	3.42
Gorham Five Cents.....	183,292.26	.....	183,292.26	1,832.32	1,775.27	57.05
Guaranty.....	107,729.82	.....	107,729.82	1,077.30	1,019.48	57.82
Ilwaco.....	243,908.96	1,097.00	242,811.96	2,428.12	2,330.25	97.87
Iona.....	1,114,044.00	.....	1,086,709.00	10,867.09	10,408.81	458.28
Keene Five Cents.....	624,850.52	27,335.00	594,997.96	5,949.98	5,585.19	279.79
Laconia (see page 44, d e).....	122,076.00	29,852.56	122,076.00	1,220.76	1,217.02	.....
Lake Village (see page 44, e).....	408,324.53	.....	408,324.53	4,083.25	3,865.89	817.36
Lebanon.....	.....	.....	.....	.....	.....	.....

Littleton (see page 44, b).....	389,925.20	389,925.20	3,899.25	3,588.69	292.27
Loun & Trust.....	987,929.05	987,929.05	9,698.22	9,530.92	167.30
Manchester.....	3,517,671.67	3,517,671.67	35,176.72	33,440.84	1,735.88
Mason Village.....	76,661.00	76,661.00	766.61	746.75	19.86
Mechanics, Manchester.....	143,821.49	143,821.49	1,438.21	1,381.92	46.29
Mechanics, Nashua.....	93,241.61	92,241.61	932.42	842.99	89.43
Merrimack Co.-only.....	468,301.22	468,301.22	4,683.01	4,610.28	72.73
Merrimack River.....	1,425,421.35	1,425,421.35	14,254.21	13,754.16	500.05
Merrimack Village.....	184,616.11	184,616.11	1,846.16	1,839.43	6.73
Milford Five Cents (see page 44, f).....	436,235.14	424,085.14	4,240.85	4,147.82	108.03
Mondrack.....	339,870.34	337,370.34	3,373.70	3,312.46	261.24
Nashua.....	1,947,856.28	1,947,856.28	19,478.56	18,561.22	917.34
New Hampshire.....	1,590,427.01	1,589,627.01	15,896.27	15,322.66	573.61
New Ipswich.....	63,864.00	51,577.00	515.77	511.97	3.80
Newmarket.....	81,842.70	65,842.70	678.43	613.16	45.27
Newport (see page 44, f).....	331,869.93	331,869.93	3,318.70	3,263.14	40.56
Norway Plains.....	395,107.60	389,631.34	3,896.31	3,494.38	401.93
Ossipee Valley.....	75,370.67	75,370.67	753.71	684.54	71.17
Penacook.....	92,655.53	92,655.53	926.56	898.70	27.86
People's.....	535,340.37	535,340.37	5,353.40	5,253.29	100.11
Piscataqua.....	199,628.33	199,628.33	1,996.28	1,502.74	493.54
Peterborough.....	583,701.09	540,293.73	5,402.70	5,253.89	148.81
Pittsfield.....	147,916.14	147,916.14	1,479.16	1,453.61	25.55
Portsmouth (see page 44, e).....	2,610,385.98	2,590,985.98	25,909.87	18,883.42	7,096.45
Portsmouth Trust and Guaranty.....	248,677.00	248,677.00	2,486.77	2,068.02	428.75
Rochester.....	193,000.94	187,425.69	1,877.26	1,828.72	48.54
Rollinsford.....	357,004.05	357,004.05	3,570.04	1,876.81	1,693.23
Sandwich (see page 44, a).....	65,050.37	62,092.79	620.93	615.84	24.14
Somersworth.....	517,676.82	457,676.82	4,576.77	2,885.01	1,691.76
Strafford County.....	1,755,749.96	1,753,022.63	17,530.22	17,423.53	106.69
Sullivan.....	1,064,305.31	1,051,805.31	10,518.05	8,917.68	1,600.37
Squamsco.....	9,333.87	9,333.87	93.34	33.19	2.15
Union Five Cents.....	368,383.78	368,383.78	3,683.84	3,600.11	83.73
Walpole.....	107,139.84	107,139.84	1,071.40	912.40	159.00
Wilton.....	59,025.00	59,000.00	590.00	500.00	90.00
Wolfeborough.....	37,723.48	31,141.82	311.42	311.05	37
New Hampshire Banking Company.....	205,564.31	205,564.31	2,055.64	1,934.03	121.61
	\$511,931.58	\$31,787,832.10	\$317,878.32	\$290,951.28	\$26,927.04

MEMORANDA *

Explaining the distribution of Savings-bank tax, where banks hold real estate.

- (b) The Ashland Bank reports real estate in
 Whitefield.....\$1,829.27 1 per cent., \$18.29 Taken from Littleton Bank.
- (e) The Bristol Bank reports real estate in
 Warren.....\$ 374.00 1 per cent., \$3.74 Taken from Lake Village B'k.
- (c) Franklin.....1.152.00 1 per cent., 11.52 Taken from Franklin Bank.
- | | | |
|------------|---------|--|
| | | |
| \$1,526.00 | \$15.26 | |
- (d) The Cocheco Bank reports real estate in
 Gilmanston.....\$1,500.00 1 per cent., \$15.00 Taken from Laconia Bank.
- (f) The Milford Five Cent Bank reports real
 estate in Goshen....\$1,500.00 1 per cent., \$15.00 Taken from Newport S. Bank.
- (a) The Sandwich Bank reports real estate in
 Tilton.....\$1,905.05 1 per cent., \$19.05 Taken from Amoskeag Bank.
- (e) The Portsmouth Bank reports real estate in
 Gilmanston.....\$7,000.00 1 per cent., \$70.00 Taken from Laconia Bank.

TABULATED STATEMENT

Showing the valuation of the various telegraph companies within the limits of the state, and the taxes assessed upon them by the State Board of Equalization for the year 1881.

COMPANIES.	Valuation.	Tax Assessed.
American.....	\$5,044.00	\$63.05
Atlantic & Pacific.....	1,984.00	24 80
American Union.....	2,931.00	36.73
Chester & Derry.....	350.00	4.37
Stratford & Colebrook.....	350.00	4.37
Maine.....	4,275.00	53.43
Montreal.....	5,000.00	62.50
New Hampshire.....	792.00	9 90
Northern.....	1,747.00	21.76
Western Union.....	56,851.00	710.63
Totals.....	\$79,324.00	\$991.54

* a, b, c, d, e, f, refer to statement pp. 42 and 43.

TABULAR STATEMENT

Showing the amount divided to the several cities and towns for Railroad Tax, Savings-Bank Tax, and Literary Fund, for the year 1881.

TOWNS.	Railroad tax.	Savings-bank tax.	Literary Fund.
Acworth		\$1,008.75	\$90.30
Albany		22.91	42.57
Alexandria	\$ 6.62	197.54	85.14
Alleustown	257.55	785.20	64.50
Alstead		1,265.95	98.47
Alton	369.87	1,133.89	148.78
Amherst	303.85	1,851.31	131.15
Andover	211.58	940.74	103.20
Antrim	3.72	1,540.92	92.02
Ashland	130.54	703.87	80.41
Atkinson	75.20	61.73	23.22
Auburn	36.37	603.98	62.78
Barnstead		931.78	115.24
Barrington	18.62	1,528.86	135.02
Bartlett		31.93	81.70
Bath	239.68	96.11	86.86
Bedford	86.01	1,602.31	89.87
Belmont	168.00	1,332.97	83.85
Bennington	22.89	496.57	40.85
Benton	57.34	6.20	32.25
Berlin	35.30	.07	75.68
Bethlehem	184.16	222.53	127.28
Boscawen	302.77	793.60	80.84
Bow	259.17	957.43	81.71
Bradford	289.40	512.18	82.99
Brentwood	47.76	356.19	72.67
Bridgewater	30.48	160.65	36.12
Bristol	169.10	1,251.35	111.37
Brookfield		121.20	21.50
Brookline	3 10	464.03	55.04
Campton	85.74	431.35	112.66
Canaan	202.23	499.38	146.20
Candia	85.31	1,653.03	128.57
Canterbury	174.37	1,009.48	94.60
Carroll		64.26	41.71
Centre Harbor	6.90	407.94	33.11
Charlestown	906.37	2,127.36	150.07
Chatham		9.94	41.28
Chester	18.32	820.41	89.87
Chesterfield	2.00	605.70	105.78
Chichester	176.26	588.11	64.93
Claremont	502.10	4,723.58	430.43
Clarksville			27.52
Colebrook		5.50	157.38
Columbia .....		.44	74.82
Concord	18,017.95	15,361.70	975.67
Conway		335.00	207.26
Cornish	188.65	593.14	100.62
Croydon		327.22	60.20
Dalton	99.32	15.57	51.17
Danbury	82.83	416.50	77.83
Danville	20.02	147.32	38.70
Deerfield	1.37	1,182.62	124.27
Deering		332.03	55.04
Derry	289.45	1,703.77	129.86
Dorchester		104.49	59.77
Dover	3,174.69	12,085.31	808.40
Dublin		1,272.12	30.53
<i>Amounts carried forward.....</i>	\$27,342.56	\$67,806.02	\$6,854.63

TABULAR STATEMENT,—*Continued.*

TOWNS.	Railroad tax.	Savings-bank tax.	Literary Fund.
<i>Amounts brought forward</i>	\$27,342.56	\$67,806.02	\$6,854.63
Dummer.....	9.20	.54	52.46
Dunbarton.....	230.43	1,109.99	52.89
Durham.....	288.03	1,261.14	61.06
East Kingston.....	130.71	64.83	44.72
Easton.....	.....	97.72	25.80
Eaton.....	.....	54.13	66.22
Elfingham.....	.....	212.24	77.40
Ellsworth.....	.....	5.24	24.08
Enfield.....	1,237.97	984.97	147.92
Epping.....	158.41	723.91	97.18
Epsom.....	109.62	709.41	95.89
Errol.....	.....	.....	15.05
Exeter.....	2,181.21	2,055.95	186.62
Farmington.....	238.60	2,017.09	297.56
Fitzwilliam.....	145.62	1,270.29	101.91
Francestown.....	72.65	991.06	87.29
Franconia.....	.....	131.23	44.72
Franklin.....	1,646.24	3,895.11	243.81
Freedom.....	.....	302.26	93.74
Fremont.....	24.31	153.69	60.20
Gilford.....	998.44	1,989.65	188.34
Gilmanston.....	48.95	568.83	124.70
Gilsum.....	.....	1,093.99	57.62
Goffstown.....	249.40	2,314.21	150.93
Gorham.....	517.18	296.43	100.19
Goshen.....	.....	216.66	47.30
Grafton.....	92.21	687.55	84.28
Granham.....	35.77	226.20	46.87
Greenfield.....	32.45	640.98	64.50
Greenland.....	346.30	709.43	42.57
Greenville.....	20.87	701.52	90.30
Groton.....	4.37	208.32	45.58
Hampstead.....	125.63	557.18	64.07
Hampton.....	211.97	287.45	83.85
Hampton Falls.....	115.72	225.05	47.73
Hancock.....	62.71	971.79	46.01
Hanover.....	148.66	2,553.43	167.70
Harrisville.....	.....	741.35	81.27
Hart's Location.....	.....	55.46	2.58
Haverhill.....	627.25	311.33	211.99
Hebron.....	.....	195.16	24.08
Henniker.....	198.30	1,781.86	132.01
Hill.....	66.99	366.05	43.86
Hillsborough.....	93.17	1,461.13	152.22
Hinsdale.....	26.15	1,046.05	142.76
Holderness.....	14.95	224.37	67.51
Hollis.....	162.12	1,039.51	162.34
Hooksett.....	452.48	1,110.65	92.88
Hopkinton.....	221.36	2,293.03	140.61
Hudson.....	247.66	1,157.68	81.27
Jackson.....	.....	35.54	55.47
Jaffrey.....	205.95	2,832.22	111.80
Jefferson.....	.....	53.18	91.16
Keene.....	4,371.21	9,836.67	497.51
Kensington.....	26.85	268.04	43.00
Kingston.....	175.73	166.48	82.56
Laconia.....	1,875.35	4,142.53	206.40
Lancaster.....	123.72	619.78	182.75
Landaff.....	44.24	274.03	54.61
<i>Amounts carried forward</i>	\$45,754.57	\$128,167.59	\$12,784.33

TABULAR STATEMENT,—*Continued.*

TOWNS.	Railroad tax.	Savings-bank tax.	Literary Fund.
<i>Amounts brought forward.....</i>	\$45,754.57	\$128,167.59	\$12,784.33
Langdon.....	.....	595.92	25.37
Lebanon.....	845.65	2,925.84	272.19
Lee.....	120.86	715.20	65.36
Lempster.....	.....	432.93	33.54
Lincoln.....	.....	50.89	7.74
Lisbon.....	305.76	475.83	163.40
Litchfield.....	70.67	737.16	21.93
Littleton.....	847.90	1,859.97	271.33
Livermore.....	.....	2.43	.....
Londonderry.....	289.95	1,829.83	103.20
London.....	131.15	1,056.24	130.29
Lyman.....	.....	106.87	63.64
Lyne.....	.....	861.73	115.67
Lyndeborough.....	28.72	145.48	77.40
Madbury.....	76.49	713.96	25.80
Madison.....	.....	315.46	62.78
Manchester.....	12,830.45	37,124.88	1,870.50
Marlborough.....	66.95	1,604.94	108.36
Marlow.....	2.50	1,383.49	57.62
Mason.....	31.14	286.83	52.03
Meredith.....	620.16	1,918.04	151.36
Merrimack.....	634.75	1,686.26	88.15
Middleton.....	.....	246.76	38.27
Milan.....	109.67	18.74	86.00
Milford.....	688.66	3,654.26	206.83
Milton.....	118.78	1,151.88	126.42
Mont Vernon.....	22.19	660.56	42.57
Monroe.....	.....	11.44	48.59
Moultonborough.....	.....	495.79	128.57
Nashua.....	6,057.55	16,556.92	1,086.18
Nelson.....	.....69	502.76	44.72
New Boston.....	25.71	2,476.39	76.97
Newbury.....	.....	783.12	60.20
Newcastle.....	11.25	556.80	51.60
New Durham.....	37.66	252.07	78.26
New Hampton.....	56.59	612.00	79.12
Newington.....	21.92	413.78	28.81
New Ipswich.....	.....	822.59	109.22
New London.....	47.79	525.79	62.35
Newmarket.....	267.49	822.03	159.53
Newport.....	556.18	2,765.73	204.25
Newton.....	95.46	88.80	67.51
Northfield.....	455.35	783.81	86.00
North Hampton.....	53.61	663.48	43.43
Northumberland.....	286.10	19.97	112.66
Northwood.....	21.78	955.09	99.33
Nottingham.....	10.17	390.82	102.34
Orange.....	7.86	16.46	30.53
Orford.....	2.53	190.34	96.75
Ossipee.....	12.15	236.18	172.43
Pellham.....	157.24	528.09	61.49
Pembroke.....	298.22	2,046.84	162.97
Peterborough.....	395.79	3,443.40	164.69
Piermont.....	.....	81.69	74.82
Pittsburg.....	.....	.....	45.15
Pittsfield.....	373.59	1,842.05	125.56
Plainfield.....	6.21	929.76	107.93
Plaistow.....	130.20	51.53	61.92
Plymouth.....	2,100.50	771.44	125.13
<i>Amounts carried forward.....</i>	\$75,086.56	\$231,366.96	\$21,011.09

TABULAR STATEMENT,—*Concluded.*

TOWNS.	Railroad tax.	Savings-bank tax.	Literary Fund.
<i>Amounts brought forward.....</i>	\$75,986.56	\$231,366.96	\$21,911.09
Portsmouth.....	4,230.28	15,621.49	813.13
Randolph.....	.....	26.20	19.35
Raymond.....	98.56	592.74	87.72
Richmond.....	.....	819.61	64.07
Rindge.....	45.43	1,393.67	63.21
Rochester.....	745.17	4,677.14	484.61
Rollinsford.....	493.60	1,791.78	137.60
Roxbury.....	.....	237.88	13.33
Rumney.....	600.76	241.27	86.86
Rye.....	79.65	2,025.15	87.72
Salem.....	306.87	248.52	100.19
Salisbury.....	11.63	635.55	63.21
Sanbornton.....	224.10	1,693.62	116.96
Sandown.....	2.67	78.30	39.99
Sandwich.....	11.50	572.00	143.19
Seabrook.....	136.56	101.51	146.63
Sharon.....	.....	92.93	19.35
Shelburne.....	187.40	53.39	25.80
Somersworth.....	574.57	3,225.32	274.34
South Hampton.....	2.28	46.54	27.09
South Newmarket.....	382.92	414.29	74.82
Springfield.....	9.66	174.35	78.26
Stark.....	112.90	34.89	79.98
Stewartstown.....	.....	.28	90.30
Stoddard.....	.....	391.38	58.48
Strafford.....	.59	701.36	139.75
Stratford.....	349.00	91.61	101.48
Stratham.....	224.18	774.81	52.89
Sullivan.....	.....	592.45	39.13
Sunapee.....	.....	448.41	87.29
Surry.....	5.40	455.77	31.82
Sutton.....	40.57	601.32	80.84
Swansey.....	72.32	1,975.03	159.53
Tamworth.....	.....	336.35	122.12
Temple.....	12.97	270.16	27.95
Thornton.....	.....	64.33	82.13
Tilton.....	666.43	1,238.30	42.57
Troy.....	113.58	1,033.24	81.70
Tuftonborough.....	.....	99.94	73.10
Unity.....	.....	733.48	76.54
Wakefield.....	9.28	732.87	135.88
Walpole.....	537.77	1,512.99	187.48
Warner.....	206.08	1,113.71	133.30
Warren.....	386.80	701.99	82.56
Washington.....	.....	550.00	65.79
Waterville.....	.....	.....	3.44
Weare.....	98.02	2,613.39	149.64
Webster.....	118.34	784.17	53.32
Wentworth.....	654.51	216.69	76.97
Westmoreland.....	137.02	1,951.35	93.74
Wentworth's Location.....	.....	.....	9.89
Whitefield.....	20.07	239.92	152.22
Wilmot.....	21.19	488.43	86.00
Wilton.....	518.58	1,586.75	133.73
Winchester.....	60.15	1,498.26	252.84
Windham.....	252.00	380.85	51.60
Windsor.....	.....	35.69	5.16
Wolfeborough.....	23.47	556.75	187.05
Woodstock.....	.....	14.15	44.72
<i>Totals.....</i>	<i>\$87,871.39</i>	<i>\$290,951.28</i>	<i>\$27,311.45</i>

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE

TO

HIS EXCELLENCY THE GOVERNOR,

JUNE, 1882.

CONCORD :

PARSONS B. COGSWELL, STATE PRINTER.

1882.

STATE OF NEW HAMPSHIRE,

CONCORD, June, 1882.

To His Excellency the Governor :

SIR : We have examined the one state bank and the sixty-five savings banks in this state now transacting business, and have the honor to submit the following report of their condition, with an abstract of the statutes relating to banks, and brief remarks.

J. D. LYMAN,
B. C. CARTER,

Bank Commissioners.

STATE BANK.

SALMON FALLS BANK.—ROLLINSFORD.

Incorporated in 1851. Charter expires in 1891.

President—GEORGE W. ROBERTS.

Directors—George W. Roberts, Joshua Converse, O. H. Lord, O. S. Brown, Francis Plumer, A. G. Haley, S. R. Griffin.

Cashier—W. H. MORTON. Treasurer's bond, \$20,000, copy of which is on file in office of secretary of state. Date of bond, December, 1881. Sureties of bond are able to respond. Bond deposited with president. Annual compensation of cashier, \$200. Officers have taken their official oath.

Examination, January 11, 1882, by

J. D. LYMAN.

STATEMENT.

Capital stock.....	\$50,000.00
Due depositors.....	34,838.76
Surplus.....	16,338.74
Unpaid dividends.....	505.00
Bills unredeemed.....	1,130.00
	<u>\$102,812.50</u>

	Market Value.	Par Value.	Value on books.
Loans.....	\$72,359.67	\$72,359.67	\$72,359.67
County, city, town, and district bonds....	5,250 00	5,000.00	4,875.00
Bank stock.....	2,400.00	2,400.00	2,400 00
Deposited in Eliot Nat'l Bank, Boston....	928.68	928.68	928.68
Real estate.....	1,854.25	1,854.25	1,854.25
Real estate acquired or held by foreclosure	8,300.00	8,300.00	8,300.00
Cash on hand.....	12,094.90	12,094.90	12,094.90
	<u>\$103,187.50</u>	<u>\$102,937.50</u>	<u>\$102,812.50</u>

Dividends for the last five years, 5 per cent. each six months.

Amount of national tax paid for the last twelve months, \$349.35.

Amount of other taxes, \$225.15.

Indebtedness of directors as principal, \$400; as surety, \$2,850.

Loans and investments are made by directors, who meet as business requires.

An examination of the books and securities of the institution is made by a committee of stockholders yearly, and two examinations yearly by a committee of directors.

Reports are published as required by law.

This bank receives 2½ per cent. interest on its deposits in other banks.

Average amount of deposits in other banks for last twelve months, \$2,800.

Number of single loans of \$1,000 or less to separate parties in the state, 71.

Total amount of loans, \$72,359; of investments, \$7,275.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Amount of overdue notes, about \$5,000.

Books of record are well kept.

General character of loans, good.

This is the only state bank in New Hampshire, and is very successful.

SAVINGS BANKS.

ALTON FIVE CENTS SAVINGS BANK.—ALTON.

Incorporated in 1863. Charter expires in 1889.

President—HENRY HURD.

Vice-President—SEWALL T. ROBERTS.

Trustees—Henry Hurd, Amos L. Rollins, Jeremiah Jones, John W. Currier, Leonard S. Nute, John P. Clough, Samuel W. Joy, John Walker, Alonzo H. Sawyer, Sewall T. Roberts, Oliver J. Gilman, Stephen C. Wentworth, C. A. Hatch, C. H. Hurd, Morrison Bennett, Andrew Varney, Joshua W. Ayers.

Treasurer—AMOS L. ROLLINS. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January, 1882. Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$150. Officers have not taken their official oath. Commenced examination January 19, 1882, by J. D. LYMAN.

STATEMENT.

Due depositors.....	\$53,821.38
Surplus.....	1,179.38
Guaranty fund.....	602.70
	<hr/> \$55,603.46

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$30,482.67	\$30,482.67	\$30,482.67
Loans on personal security.....	8,089.28	8,089.28	8,089.28
Loans on collateral security.....	1,873.69	1,873.69	1,873.69
State bonds.....	7,080.00	5,900.00	5,900.00
Railroad bonds.....	6,360.00	6,000.00	6,278.58
Real estate acquired or held by foreclosure.....	805.00	805.00	805.00
Bank fixtures.....	407.55	407.55	407.55
Cash on hand.....	1,766.69	1,766.69	1,766.69
	<hr/> \$56,864.88	<hr/> \$55,324.88	<hr/> \$55,603.46

Dividends for the last five years, 4 per cent. each year.

Total expense of institution for the last twelve months, exclusive of taxes, \$165.

Amount of state tax paid last year, \$537.77.

Amount of national tax paid for the last twelve months, \$5.89.

Amount of other taxes, \$28.28.

Indebtedness of trustees as principal, \$945, and nothing as surety.

Loans and investments are made by any five of the trustees, who meet as business requires.

Two examinations of the books and securities of the institution were made last year by trustees.

Reports are published as required by law.

Number of depositors, 233; increase since last examination by bank commissioners, 19.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 145.

Largest amount loaned to any individual, corporation, or company, \$4,000.

None of its debts believed by the trustees to be bad or doubtful.

Amount of interest unpaid for over six months, \$1,200.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loan is good; but the bank has too much overdue interest.

This bank has never lost but \$25.

SCHEDULE OF BONDS OF THE ALTON FIVE CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
New Hampshire, 6s.....	\$7,080.00	\$5,900.00	\$5,900.00
RAILROAD.			
Massachusetts Central, 6s.....	\$3,000.00	\$3,000.00	\$3,034.00
New York & New England, 7s.....	2,240.00	2,000.00	2,189.33
Florida Southern, 7s.....	1,000.00	1,000.00	1,055.25
	\$13,320.00	\$11,900.00	\$12,178.58

Bank Commissioners' Report.

AMOSKEAG SAVINGS BANK.—MANCHESTER.

Incorporated 1852. Charter perpetual.

President—MOODY CURRIER.

Trustees—Moody Currier, J. F. James, H. C. Merrill, J. E. Bennett, L. B. Clough, G. W. Riddle, N. W. Cunnier, Henry Chandler, Leonard French.

Treasurer—MOODY CURRIER. Treasurer's Bond, \$150,000, copy of which is on file in office of secretary of state. Date of bond, June 27, 1878. Sureties of bond are able to respond. Bond deposited with L. B. Clough for safe-keeping.

Clerks—J. E. Currier, Henry Chandler.

Annual compensation of treasurer and clerks, \$5,500.

Officers have taken their official oath.

Examination completed February 28, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$2,667,310.00
Surplus.....	84,138.15
Guaranty fund.....	125,000.00
	<u>\$2,876,448.15</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$868,875.83	\$868,875.83	\$868,875.83
Loans on personal security.....	437,111.64	437,111.64	437,111.64
Loans on collateral security.....	308,967.84	308,967.84	308,967.84
U. S. bonds.....	117,000.00	100,000.00	100,000.00
County, city, town, and district bonds.....	268,200.00	245,000.00	245,000.00
Railroad bonds.....	284,400.00	270,000.00	266,450.00
Railroad stock.....	316,750.00	268,000.00	231,150.00
Bank stock.....	291,813.00	234,600.00	234,600.00
Manufacturing stock.....	134,420.00	80,200.00	80,200.00
Miscellaneous investments.....	47,500.00	39,500.00	39,500.00
Balance on deposit in Amoskeag Nat. Bank	47,668.45	47,668.45	47,668.45
Real estate acquired or held by foreclosure	11,338.64	11,338.64	11,338.64
Cash on hand.....	5,585.75	5,585.75	5,585.75
	<u>\$3,139,631.15</u>	<u>\$2,916,848.15</u>	<u>\$2,876,448.15</u>

Dividends for the last five years, 5 per cent. per annum. An extra dividend on all sums due depositors has been made every three years on an average. The last one was declared July 1, 1873, amounting to \$25,500, or about 1 per cent. per annum.

Total expense of institution for the last twelve months, exclusive of taxes, \$7,000.

Amount of state tax paid last year, \$22,392.47.

Amount of national tax paid for the last twelve months, none.

Amount of other taxes, \$192.26.

Indebtedness of trustees as principal, \$22,500; as surety, none.

Loans and investments are made by trustees, who meet once a week.

An examination of the books and securities of the institution is made by committee from trustees four times each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 7,374.

Increase since last examination by bank commissioners, 1,138.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 58.

Total amount of loans out of the state, Western loan, \$500,017.00.

Largest amount loaned to any individual, corporation, or company, \$57,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, none.

Number and amount of notes with interest unpaid for over six months, \$6,500.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loan, good.

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s.....	\$117,000.00	\$100,000.00	\$100,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Marion County, Ind., 8s.....	\$51,500.00	\$50,000.00	\$50,000.00
Cincinnati, O., 7 3-10s.....	65,000.00	50,000.00	50,000.00
Dayton, O., 8s.....	53,500.00	50,000.00	50,000.00
Manchester, N. H., 4s.....	10,400.00	10,000.00	10,000.00
Toledo, O., 8s.....	7,000.00	7,000.00	7,000.00
Kansas City, Mo., 7s.....	31,500.00	30,000.00	30,000.00
Lincoln, Neb., 6s.....	10,000.00	10,000.00	10,000.00
Jackson, Mich., 8s.....	30,900.00	30,000.00	30,000.00
Topeka, Kan., 8s.....	8,400.00	8,000.00	8,000.00
	\$268,200.00	\$245,000.00	\$245,000.00
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$53,000.00	\$50,000.00	\$50,000.00
Michigan Central, 8s.....	57,000.00	50,000.00	50,000.00
Chicago, Milwaukee & St. Paul, 6s.....	21,200.00	20,000.00	20,000.00
Indiana, Bloomington & Western, 4s.....	27,000.00	30,000.00	27,000.00
Eastern, 6s.....	26,500.00	25,000.00	25,000.00
Maine Central, 6s.....	28,500.00	25,000.00	25,000.00
Chicago, Clinton, Dubuque & Minn., 7s..	10,500.00	10,000.00	10,000.00
Ionia and Lansing, 8s.....	11,000.00	10,000.00	10,000.00
New York & Manhattan Beach, 7s.....	10,000.00	10,000.00	10,000.00
Atchinson, Topeka & Santa Fe, 5s.....	9,500.00	10,000.00	9,750.00
Chicago, Burlington & Quincy, 4s.....	9,000.00	9,000.00	9,000.00
Chicago & West Michigan, 5s.....	5,700.00	6,000.00	5,700.00
Nashua & Rochester, 5s.....	10,000.00	10,000.00	10,000.00
Union Pacific, 6s.....	5,500.00	5,000.00	5,000.00
	\$284,400.00	\$270,000.00	\$266,450.00
MISCELLANEOUS.			
Adams Express Co., stock, 6s.....	\$28,000.00	\$20,000.00	\$20,000.00
Indianapolis Water Co., 6s.....	9,500.00	9,500.00	9,500.00
Gilliland Electric Manufacturing Co., 8s..	10,000.00	10,000.00	10,000.00
	\$47,500.00	\$39,500.00	\$39,500.00
STOCKS.			
BANK.			
Amoskeag.....	\$112,500.00	\$90,000.00	\$90,000.00
Merchants', Toledo.....	13,200.00	13,200.00	13,200.00
Merchants', Boston.....	14,000.00	10,000.00	10,000.00
Merchants', Kansas City.....	11,000.00	10,000.00	10,000.00
Moline, Moline.....	12,000.00	10,000.00	10,000.00
American Exchange, New York.....	12,500.00	10,000.00	10,000.00
Tremont, Boston.....	12,000.00	10,000.00	10,000.00
Central, ".....	10,000.00	10,000.00	10,000.00
North, ".....	13,800.00	10,000.00	10,000.00
Second, ".....	7,500.00	5,000.00	5,000.00
Commerce, ".....	6,500.00	5,000.00	5,000.00
Shawmut, ".....	6,000.00	5,000.00	5,000.00
Bank of Kansas City.....	10,000.00	10,000.00	10,000.00
Atlantic, Boston.....	31,000.00	20,000.00	20,000.00
Exchange, Boston.....	903.00	700.00	700.00
Atlas, ".....	240.00	200.00	200.00
City, ".....	1,800.00	1,500.00	1,500.00
North America, Boston.....	4,520.00	4,000.00	4,000.00
Republic, ".....	6,350.00	5,000.00	5,000.00
Eliot, ".....	6,000.00	5,000.00	5,000.00
	\$291,813.00	\$234,600.00	\$234,600.00

SCHEDULE OF THE BONDS AND STOCKS OF THE AMOSKEAG SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy.....	\$87,720.00	\$66,000.00	\$66,000.00
Quincy Railroad Bridge Co.....	26,250.00	17,500.00	17,500.00
Eastern Railroad in N. H.....	14,400.00	16,000.00	14,400.00
Concord & Portsmouth.....	14,000.00	12,000.00	12,000.00
Manchester & Lawrence.....	81,600.00	51,000.00	51,000.00
Concord.....	20,000.00	10,000.00	10,000.00
Chicago & West Michigan.....	8,000.00	10,000.00	8,000.00
European & North American.....	39,900.00	66,500.00	33,250.00
New York Central.....	13,000.00	10,000.00	10,000.00
C., B. & Q.....	11,880.00	9,000.00	9,000.00
	\$316,750.00	\$268,000.00	\$231,150.00
MANUFACTURING.			
Stark Mills.....	\$43,500.00	\$30,000.00	\$30,000.00
Manchester Mills.....	48,000.00	30,000.00	30,000.00
Amoskeag Manufacturing Co.....	35,250.00	15,000.00	15,000.00
Amory Manufacturing Co.....	5,670.00	4,200.00	4,200.00
Manchester Gas-Light Co.....	2,000.00	1,000.00	1,000.00
	\$134,420.00	\$80,200.00	\$80,200.00

ASHLAND SAVINGS BANK.—ASHLAND.

Incorporated in 1872. Charter perpetual.

President—JEREMIAH M. CALLEY.

Trustees—Jeremiah M. Calley, Franklin Scribner, Benning E. Plaisted, Ambrose Scribner, John C. Smith, E. F. Bailey, Levi Clough, Hiram Hodgdon, Johnson J. Pulsifer, Frank L. Hughes.

Treasurer—FRANK SCRIBNER. Treasurer's bond, \$3,500, copy of which is on file in office of secretary of state. Date of bond, January 3, 1879. Sureties of bond able to respond. Bond deposited with Jeremiah M. Calley for safe-keeping.

Clerk—CARRIE E. SCRIBNER.

Annual compensation of treasurer, \$600. Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Examination completed November 16, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$48,756.41
Surplus.....	8,927.36
Guaranty fund.....	1,974.89
Cut-down, by decree of court.....	14,206.53
	<hr/> \$73,865.19

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$30,329.47	\$30,329.47	\$30,329.47
Loans on personal security.....	32,436.83	32,436.83	32,436.83
Loans on collateral security.....	4,861.37	4,861.37	4,861.37
Balance on deposit in Commonwealth National Bank.....	2,735.48	2,735.48	2,735.48
Real estate acquired or held by foreclosure.....	1,829.27	1,829.27	1,829.27
Bank fixtures.....	769.41	769.41	769.41
Cash on hand.....	903.36	903.36	903.36
	<hr/> \$73,865.19	<hr/> \$73,865.19	<hr/> \$73,865.19

Dividends for the last five years averaged 4½ per cent. per annum. The last one was declared January 6, 1880, amounting to \$2,018.09.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,005.33.

Amount of state tax paid last year, \$491.04.

No national tax paid for the last 12 months.

Amount of other taxes, nothing.

Indebtedness of trustees as principal, \$8,000; as surety, \$550.

Loans and investments are made by J. M. Calley, B. E. Plaisted, and Ambrose Scribner, who meet once in two weeks.

An examination of the books and securities of the institution is made by J. E. Calley, B. E. Plaisted, and Ambrose Scribner, semi-annually.

Reports are published as required by law.

This bank receives 2½ per cent. interest on its deposits in other banks.

Number of depositors, 294; decrease since last examination by bank commissioners, 10.

This bank was scaled down 20 per cent., amounting to \$14,206.53, in 18—.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 97.

Largest amount loaned to any individual, corporation, or company, \$7,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$5,556.

Number and amount of notes with interest unpaid for over six months, 16—\$5,556.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans, fair.

BELKNAP SAVINGS BANK.—LACONIA.

Incorporated in 1868. Charter expires in 1888.

President—NAPOLEON B. GALE.*Trustees*—Napoleon B. Gale, Joseph P. Pitman, Samuel W. Rollins, James H. Tilton, Samuel W. Sanders, Henry W. Peaslee, George L. Mead, Edwin F. Burleigh, Stephen L. Taylor, Lewis S. Perley, Efastus P. Jewell, Gorham Swain.*Treasurer*—BENJAMIN P. GALE. Treasurer's bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, January 25, 1881. Sureties of bond are able to respond. Bond deposited with James H. Tilton for safe-keeping.

Annual compensation of treasurer, \$1,000.

Examination February 15, 1882, by J. D. LYMAN and President N. B. GALE.

STATEMENT.

Due depositors.....	\$455,938.64
Surplus.....	27,575.08
Guaranty fund.....	12,048.34
	<hr/> \$495,562.06

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$209,512.70	\$209,512.70	\$209,512.70
Loans on personal security.....	129,087.19	129,087.19	129,087.19
Loans on collateral security.....	8,126.59	8,126.59	8,126.59
U. S. bonds.....	11,800.00	10,000.00	9,950.00
County, city, town, and district bonds....	31,550.00	31,000.00	30,050.00
Railroad bonds.....	76,970.00	69,000.00	69,000.00
Bank stock.....	1,540.00	1,400.00	1,400.00
Deposit in Nat'l Bank of Com., Boston...	22,596.02	22,596.02	22,596.02
Real estate.	9,008.52	9,008.52	9,008.52
Bank fixtures.....	1,300.00	1,300.00	1,300.00
Cash on hand.....	5,531.04	5,531.04	5,531.04
	<hr/> \$507,022.06	<hr/> \$496,562.06	<hr/> \$495,562.06

Dividends for the last five years: 2 per cent. each six months for last three years, and 2½ per cent. previously.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,377.15.

Amount of state tax paid last year, \$4,149.82; no national tax.

Amount of other taxes, \$70.55.

No indebtedness of trustees as principal or surety.

Loans and investments are made by finance committee, who meet as often as business requires.

Losses charged off since last examination by commissioner, \$4,803.52; do. for five years, \$19,864.38.

An examination of the books and securities of the institution is made by committee of trustees in March and September.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks. Average of such deposits for last 12 months, \$16,331.01.

Number of depositors, 1189; increase since last examination by bank commissioners, 147.

Number having deposits of over \$2,000, 21.

Number of single loans of \$1,000 or less to separate parties in the state, 178.

Largest amount loaned to any individual, corporation, or company, \$20,000, to B. C. & M. R. R.

Amount of debts believed by the trustees to be bad, about \$200.

The funds of the institution are invested agreeably to the laws of New Hampshire.

The interest is promptly collected.

Books of record are well kept.

General character of loans, good.

BRISTOL SAVINGS BANK.—BRISTOL.

Incorporated in 1868. Charter expires in 1888.

President—SAMUEL R. MASON.*Vice-President*—DAVID MASON.*Trustees*—Wm. A. Berry, Albert Blake, Lewis W. Fling, L. W. Hammond, B. F. Holden, B. F. Perkins, M. W. White, Samuel R. Mason, David Mason.*Treasurer*—GEORGE M. CAVIS. Treasurer's bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, June 1, 1880. Sureties of bond able to respond. Bond deposited with Samuel R. Mason for safe-keeping.

Annual compensation of treasurer, not fixed.

Officers have taken their official oath.

Examination completed April 21, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$286,322.04
Surplus.....	5,635.41
Guaranty fund	12,000.00
	<hr/> \$303,957.45

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$214,178.57	\$214,178.57	\$214,178.57
Loans on personal security.....	15,385.38	15,385.38	15,385.38
Loans on collateral security.....	10,061.77	10,061.77	10,061.77
County, city, town, and district bonds....	19,951.64	18,982.00	18,982.00
Railroad bonds.....	12,200.00	11,000.00	11,000.00
Miscellaneous investments.....	27,700.00	26,700.00	26,700.00
Cash on deposit with Shoe and Leather National Bank.....	2,000.00	2,000.00	2,000.00
Real estate acquired or held by foreclosure.....	4,480.68	5,480.68	5,480.68
Bank fixtures.....	375.00	375.00	.....
Cash on hand.....	169.05	169.05	169.05
	<hr/> \$306,333.04	<hr/> \$304,163.45	<hr/> \$303,957.45

Dividend, Dec. 31, 1881, 4 per cent.—\$9,345.89. Last extra dividend on all sums due depositors was declared June 1, 1875, amounting to \$426.30, or about one per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1541.10.

Amount of state tax paid last year, \$2,057.10.

No national tax paid for the last 12 months.

Amount of other taxes, \$219.47.

Indebtedness of trustees as principal, \$1,700; as surety, \$756.

Loans and investments are made by S. R. Mason, David Mason, L. W. Fling, W. A. Berry, and A. Blake, who meet as occasion requires.

An examination of the books and securities of the institution is made by A. Blake, L. W. Fling, and M. W. White twice each year.

Reports are published as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Number of depositors, 979; increase since last examination by bank commissioners, 149.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 194.

Total amount of loans out of the state (Western real estate loan), \$173,096.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No notes with interest unpaid for six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans, good.

SCHEDULE OF THE BONDS OF THE BRISTOL SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Decatur, Ill., 7s.....	\$5,500.00	\$5,000.00	\$5,000.00
Sandusky (water bond), O., 7s.....	3,150.00	3,000.00	3,000.00
School-District, Butler Co., Neb., 7s	1,001.64	982.00	982.00
Independ't School-Dist., Lynnville, Ia., 6s.	1,000.00	1,000.00	1,000.00
Pratt Co., Kan., funding, 8s.....	3,000.00	3,000.00	3,000.00
School-District, Dodge Co., Neb., 7s.....	2,835.00	2,700.00	2,700.00
School-District, Saline Co., Neb., 7s.....	3,465.00	3,300.00	3,300.00
	\$19,951.64	\$18,982.00	\$18,982.00
RAILROAD.			
Michigan Central, 7s.....	\$1,200.00	\$1,000.00	\$1,000.00
Concord & Claremont, 7s.....	11,000.00	10,000.00	10,000.00
	\$12,200.00	\$11,000.00	\$11,000.00
MISCELLANEOUS.			
Iowa Loan and Trust Co. stock.....	\$5,550.00	\$5,000.00	\$5,000.00
Iowa Loan and Trust Co. debentures, reg., 7s	10,500.00	10,000.00	10,000.00
Iowa Loan and Trust Co. debentures, reg., 6s.....	3,700.00	3,700.00	3,700.00
Equitable Trust Co., New York, reg., 6s..	5,000.00	5,000.00	5,000.00
Mercantile Trust Co., New York, reg., 7s.	3,000.00	3,000.00	3,000.00
	\$27,700.00	\$26,700.00	\$26,700.00

CHESHIRE PROVIDENT INSTITUTION.—KEENE.

Incorporated 1833. Charter expires 1893.

President—GEORGE TILDEN.*Vice-Presidents*—GEORGE A. WHEELOCK, WILLIAM DINSMOOR.*Trustees*—John H. Elliot, W. S. Briggs, R. H. Porter, C. J. Amidon, Barrett Ripley, E. C. Thayer, J. G. Bellows, H. C. Piper, G. W. Stearns, J. R. Beal, F. C. Faulkner, Edward Farrar, George H. Tilden, R. Stewart, Silas Hardy.*Treasurer*—O. C. NIMS. Bond, \$150,000, copy of which is on file in office of secretary of state. Date of bond, January 19, 1882. Sureties of bond are able to respond. Bond deposited with chairman of Board of Investment for safe-keeping.*Clerk*—C. E. COOPER.

Annual compensation of treasurer, \$1,500. Annual compensation of clerk, \$1,000.

Examination from April 19 to 28, 1882, by J. D. LYMAN, J. R. BEAL, GEO. H. TILDEN.

STATEMENT.

Due depositors.....	\$1,823,328.77
Surplus.....	29,050.24
Guaranty fund.....	30,000.00
	<u>\$1,882,379.01</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$914,756.10	\$914,756.19	\$914,756.19
Loans on personal security.....	83,638.08	83,638.08	83,638.08
Loans on collateral security.....	49,801.00	49,801.00	49,801.00
County, city, town, and district bonds....	346,659.02	315,806.68	309,745.68
Railroad bonds.....	204,975.00	185,000.00	186,208.33
Railroad stock.....	79,930.00	51,000.00	61,000.00
Bank stock.....	56,479.00	46,300.00	56,449.13
Miscellaneous investments.....	97,000.00	95,000.00	96,500.00
Real estate.....	54,385.94	54,385.94	54,385.94
Real estate acquired or held by foreclosure	40,689.46	47,689.46	47,689.46
Cash on hand.....	8,682.11	8,682.11	8,682.11
Cash on deposit.....	13,523.09	13,523.09	13,523.09
	<u>\$1,950,518.89</u>	<u>\$1,875,582.55</u>	<u>\$1,882,379.01</u>

Dividends for the last five years have been 2½ per cent. each January and July till January, 1880, when the semi-annual dividend was 2 per cent. October, 1880, 3 per cent.; April, 1881, 2 per cent.; October, 1881, no dividend; April, 1882, 2 per cent.

Total expense of institution for the last twelve months, exclusive of taxes, \$4,550.47.

Amount of state tax paid last year, \$18,932.46.

Amount of national tax for last twelve months, \$474.79.

Amount of other taxes, \$1,074.52.

Indebtedness of trustees as principal, \$6,700.00; as surety, \$7,875.00.

Loans and investments are made by W. S. Briggs, R. H. Porter, and E. C. Thayer, who meet weekly.

An examination of the books and securities of the institution is made by committee of trustees quarterly, and last year the trustees employed L. W. Coy and a clerk, who spent several months in examining the deposit accounts.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in National Hide and Leather Bank.

Number of depositors at last examination, 4,982; decrease since, 569; decrease of deposits since, \$229,930.64.

Number having deposits of over \$2 000, 78.

Number of single loans of \$1,000 or less to separate parties in the state, 548.

Largest amount loaned to any individual, corporation, or company, \$23,000.00.

None of its debts are believed by the trustees to be bad or doubtful.

Amount of overdue paper in the bank, very little.

The funds of the institution are invested agreeably to law.

Premium on stocks and bonds, \$75,139.00.

Books of record are well kept.

General character of loans, good.

Since last examination by the commissioner this bank has charged off \$10,369.89 as bad debts, reduced the appraisal of its real estate \$4,288.12, and charged to the profit and loss account \$28,514.09. This real or apparent loss of \$28,514.09 occurred before the present capable treasurer and clerk took charge of the accounts. For further remarks upon this bank, see concluding remarks of this report.

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Clay, Ill., 1890, 7s.....	\$10,000.00	\$10,000.00	\$8,600.00
Sangamon, Ill., 1891, 8s.....	10,500.00	10,000.00	9,410.00
Mason, Ill., 1891, 10s.....	11,000.00	10,000.00	10,600.00
Schuyler, Ill., 1888, 6s.....	10,000.00	10,000.00	8,450.00
Shawnee, Kan., 1883, 1888, 10s.....	22,000.00	20,000.00	20,500.00
Rice, Kan., 1888, 10s.....	5,500.00	5,000.00	5,060.00
Rice, Kan., 1891, 6s.....	2,000.00	2,000.00	1,960.00
Cowley, Kan., 1884, 10s.....	10,500.00	10,000.00	9,800.00
Washington, Kan., 1890, 10s.....	12,075.00	11,500.00	11,435.00
Paulding, O., 1886, 8s.....	6,600.00	6,000.00	6,345.00
Polk, Minn., 1888, 12s.....	3,300.00	3,000.00	3,300.00
Woodbury, Iowa, 1893, 7½s.....	22,000.00	20,000.00	20,000.00
Dickinson, Iowa, 1894, 8s.....	11,000.00	10,000.00	10,100.00
Henry, Iowa, 1892, 7s.....	5,550.00	5,000.00	4,625.00
O'Brien, Iowa, 1901, 7s.....	21,300.00	20,000.00	20,000.00
Lyon, Iowa, 1890, 7s.....	2,100.00	2,000.00	2,060.00
Sheldon, Iowa, 1889, 8s.....	4,000.00	4,000.00	4,040.00
Plymouth, Iowa, 1898, 7½s.....	6,600.00	6,000.00	6,000.00
Plymouth, Iowa, 1891, 6s.....	1,600.00	1,600.00	1,632.00
	\$177,925.00	\$166,100.00	\$164,057.00
CITY.			
Jersey City, N. J., 1892, 7s.....	\$11,200.00	\$10,000.00	\$10,000.00
Decatur, Ill., 1896, 7s.....	11,000.00	10,000.00	9,900.00
Muskegan, Mich., 1893, 8s.....	18,000.00	15,000.00	14,850.00
Grand Rapids, Mich., 1893, 8s.....	18,000.00	15,000.00	15,000.00
Grand Rapids, Mich., 1883, 8s.....	10,350.00	10,000.00	10,000.00
East Saginaw, Mich., 1887, 8s.....	15,120.00	13,500.00	13,432.50
Pomeroy, O., 1894, 8s.....	12,200.00	10,000.00	9,950.00
Toledo, O., 1900, 7 3-10s.....	11,500.00	10,000.00	9,800.00
Toledo, O., 1889, 8s.....	5,800.00	5,000.00	5,000.00
Evansville, Ind., 1893, 7s.....	10,900.00	10,000.00	8,750.00
Sioux City, Iowa, 1898, 8s.....	10,700.00	10,000.00	10,000.00
	\$134,770.00	\$118,500.00	\$116,682.50
TOWNSHIP.			
Monticello, Ill., 1897, 8s.....	\$5,600.00	\$5,000.00	\$5,000.00
Mission, Kan., 1908, 8s.....	11,000.00	10,000.00	7,500.00
Richland, Kan., 1908, 8s.....	3,150.02	3,266.68	3,004.18
Grant, Kan., 1889, 10s.....	4,950.00	4,500.00	4,725.00
Garfield, Kan., 1889, 10s.....	7,414.00	6,740.00	7,077.00
Bolton, Kan., 1888, 10s.....	1,650.00	1,500.00	1,500.00
Kansas school-district bonds, 1882, 10s.....	200.00	200.00	200.00
	\$33,964.02	\$31,206.68	\$29,006.18
RAILROAD.			
Michigan Central, 1890, 8s.....	\$13,800.00	\$12,000.00	\$12,000.00
New York, Bay Ridge. & Jamaica, 1896, 7s.....	19,800.00	18,000.00	18,000.00
Chicago, Burlington & Quincy, 1903, 7s...	25,500.00	20,000.00	20,000.00
Chicago, Burlington & Quincy, 1919, 5s...	10,200.00	10,000.00	10,000.00
Louisiana & Missouri River, 1900, 7s.....	11,500.00	10,000.00	9,225.00
Jackson, Lansing & Saginaw, 1891, 8s....	34,500.00	30,000.00	\$30,663.33
Boston, Clinton, Fitchburg & New Bedford, 1910, 5s.....	10,300.00	10,000.00	10,225.00
Chicago, Milwaukee & St. Paul, 1910, 7s...	11,500.00	10,000.00	10,850.00
Quincy, Alton & St. Louis, 1896, 5s.....	10,000.00	10,000.00	9,500.00
Indiana, Bloomington & Western, 1921, 6s.....	10,300.00	10,000.00	10,250.00
New York & New England, 1905, 6s.....	10,400.00	10,000.00	10,675.00

SCHEDULE OF THE BONDS AND STOCKS OF THE CHESHIRE PROVIDENT
INSTITUTION—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on Books.
New York & New England, 1905, 7s.....	\$11,400.00	\$10,000.00	\$10,000.00
Kansas Pacific Con. 6s, 1919, 6s.....	10,600.00	10,000.00	9,925.00
Kansas City, Lawrence & So., 1909, 6s....	10,300.00	10,000.00	10,000.00
Long Island, 1931, 5s.....	4,875.00	5,000.00	4,895.00
	\$204,975.00	\$185,000.00	\$186,208.33
MISCELLANEOUS.			
N. E. Mortgage Security Co., 1886, 6s.....	\$52,000.00	\$50,000.00	\$51,500.00
Keene Gas-Light Co., 1890, 6s.....	10,000.00	10,000.00	10,000.00
Iowa Loan and Trust Co., debentures, 6s..	25,000.00	25,000.00	25,000.00
Iowa Loan and Trust Co., stock.....	10,000.00	10,000.00	10,000.00
	\$97,000.00	\$95,000.00	\$96,500.00
STOCKS.			
BANK.			
21 shares Keene National.....	\$3,045.00	\$2,100.00	\$2,640.00
120 " Ashuelot National.....	15,000.00	12,000.00	14,805.00
15 " Cheshire National.....	2,100.00	1,500.00	2,100.00
157 " Winchester National.....	17,584.00	15,700.00	18,576.00
100 " Lancaster National.....	10,000.00	10,000.00	10,000.00
25 " Importers and Traders National	6,250.00	2,500.00	5,828.13
25 " Kansas State.....	2,500.00	2,500.00	2,500.00
	\$56,479.00	\$46,300.00	\$56,449.13
RAILROAD.			
420 shares Morris & Essex.....	\$25,930.00	\$21,000.00	\$21,000.00
400 " Cleveland & Pittsburgh.....	27,000.00	20,000.00	20,000.00
200 " Pittsburgh, Fort Wayne & Chi- cago.....	27,000.00	20,000.00	20,000.00
	\$79,930.00	\$61,000.00	\$61,000.00

CHINA SAVINGS BANK.—SUNCOOK.

Incorporated in 1869. Charter expires in 1889.

President—EX-GOV. HEAD.*Trustees*—Natt Head, William Haseltine, Philip Sargent, Charles Williams, Moody K. Wilson, David L. Jewell, Joseph L. Hosmer, Solomon Whitehouse, John H. Sullivan.*Treasurer*—CHARLES F. HILDRETH. Treasurer's bonds, \$35,000, copies of which are on file in office of secretary of state. Date of bonds, June 27, 1870, and December 29, 1881. Sureties of bonds are able to respond. Bond deposited with secretary of state for safe-keeping.

Annual compensation of treasurer, \$384.

Officers have taken their official oath.

Examination May 19, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$111,401.86
Surplus.....	1,300.00
Guaranty fund.....	3,187.19
	<hr/> \$115,889.05

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$76,593.16	\$76,593.16	\$76,593.16
Loans on personal security.....	16,370.89	16,370.89	16,370.89
Bonds, Champaign Co., Ill., 8s, Nos. 27, 38, 39.....	1,635.00	1,500.00	1,582.50
St. Paul, 7s, Nos. 35, 77, 78.....	2,300.00	2,000.00	2,140.50
Bonds, Paulding Co., Minn., No. 1.....	520.00	500.00	520.00
Mitchel Co., Ind., 7s, Nos. 9, 10.....	1,100.00	1,090.00	1,035.00
State Centre, Iowa, 6s, No. 4.....	550.00	500.00	530.00
Quincy, Ill., 6s, No. 43.....	950.00	1,000.00	870.00
Washington, Ind., 8s, No. 27.....	1,075.00	1,000.00	1,040.00
Marshalltown, Iowa, 8s, Nos. 5, 6, 81, 82...	2,200.00	2,000.00	2,162.00
Danville, Ind., 8s, Nos. 2, 3, 4, 5.....	2,120.00	2,000.00	2,040.00
Minneapolis, Minn., 8s, Nos. 296, 298, 299..	3,600.00	3,000.00	3,300.00
Rock Island, Ill., 6s, Nos. 79, 104.....	2,070.00	2,000.00	2,020.00
Cash on deposit, Maverick Na. Bk.....	4,900.44	4,900.44	4,900.44
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	384.56	384.56	384.56
	<hr/> \$116,769.05	<hr/> \$115,149.05	<hr/> \$115,889.05

Dividends for the last five years, 5 per cent. each year.

Total expense of institution for the last twelve months, exclusive of taxes, \$445.41.

Amount of state tax paid last year, \$757.12.

Amount of national tax paid for the last twelve months, \$186.

Indebtedness of trustees as principal, \$350; as surety, \$800.

Loans and investments are made by Haseltine, Williams, Wilson, and treasurer, who meet when business requires.

An examination of the books and securities of the institution is made by committee twice a year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors 495; increase since last examination by bank commissioners, 66.

Number having deposits of over \$2,000, 4.

Number of single loans of \$1,000 or less to separate parties in the state, 111.

Not a dollar of its debts believed bad or doubtful, and not a dollar lost during Hildreth's treasurership of twelve years.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Cost of bonds owned by this bank, \$17,240; par value, \$16,500; market value, \$18,210.

Bank Commissioners' Report.

CITY SAVINGS BANK.—NASHUA.

Incorporated in 1863. Charter expires in 1883.

President—Deceased.*Trustees*—J. A. Spalding, E. P. Brown, S. D. Greely, Luther A. Roby, C. H. Burns, Edmund Hardy, J. M. Swallow, Rufus Fitz Gerald, D. A. Fletcher.*Treasurer*—E. P. BROWN. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, 1876. Sureties of bond able to respond. Bond deposited with president (when elected) for safe-keeping. Clerks, none.

Annual compensation of treasurer, \$1,200. Officers have taken their official oath.

Examination completed March 1, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$170,902.48
Surplus.....	7,251.41
Guaranty fund.....	2,500.00
	<hr/> \$180,653.89

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$89,939.89	\$89,939.89	\$89,939.89
Loans on personal security.....	9,940.00	9,940.00	9,940.00
Loans on collateral security.....	36,705.90	36,705.90	36,705.90
Railroad bonds.....	3,660.00	3,000.00	2,878.42
Railroad stock.....	7,875.00	7,900.00	6,210.00
Bank stock.....	20,220.00	19,200.00	20,220.00
Miscellaneous investments.....	2,000.00	2,000.00	2,000.00
Cash deposit in 1st National Bank of Nashua.....	8,181.39	8,181.39	8,181.39
Real estate acquired or held by foreclos- ure.....	4,500.00	4,500.00	4,500.00
Cash on hand.....	78.29	78.29	78.29
	<hr/> \$183,100.47	<hr/> \$181,445.47	<hr/> \$180,653.89

Dividend October 1, 1881, 5 per cent.; the last extra dividend in 1874.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,303.60.

Amount of state tax paid last year, \$1,446.71.

No national tax paid for the last 12 months.

Amount of other taxes, \$47.60.

Indebtedness of trustees as principal, \$9,397; as surety, \$2,700.

Loans and investments are made by E. P. Brown, J. H. Spalding, and C. H. Burns.

An examination of the books and securities of the institution is made by Edward Hardy, J. G. Spalding, and I. G. Blount twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 1,236; decrease since last examination by bank commissioners, 77.

Number having deposits of over \$2,000, 6.

Number of single loans of \$1,000 or less to separate parties in the state, 57.

Total amount of loans out of the state (Western loan), \$23,250.

Largest amount loaned to any individual, corporation, or company, \$20,200.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$2,776.90.

No notes with interest unpaid for six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans, good.

SCHEDULE OF THE STOCKS AND BONDS OF THE CITY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROADS.			
Union Pacific R. R. sinking fund, 8s.....	\$3,660.00	\$3,000.00	\$2,878.42
MISCELLANEOUS.			
Burlington Steam Supply Company.....	\$2,000.00	\$2,000.00	\$2,000.00
STOCKS.			
BANK.			
192 shares First National, Nashua.....	\$20,220.00	\$19,200.00	\$20,220.00
RAILROAD.			
3 shares Nashua & Lowell.....	\$ 450.00	\$ 300.00	\$ 285.00
26 shares Peterborough.....	1,925.00	2,600.00	1,925.00
50 shares B., C. & M., preferred.....	5,500.00	5,000.00	4,000.00
	\$7,875.00	\$7,900.00	\$6,210.00

COACHECHO SAVINGS BANK.—DOVER.

Incorporated 1872. Charter expires 1892.

President—GEORGE W. TASH.*Vice-President*—THOMAS BENNETT.*Treasurer*—HARRY HOUGH. Salary, \$900. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, December, 1881. Sureties of bond able to respond. Bond deposited with president.*Trustees*—George W. Tash, Thomas Bennett, James E. Lothrop, Leonard S. Rand, Frank Freeman, Charles W. Wiggin, Joseph C. Hutchins, Owen J. Lewis, Rufus Haley, Ralph Hough, E. C. Kinnear, Harrison Haley, George A. Thompson, Michael Killoren, Micajah S. Hanscomb, Harry Hough.

Examination commenced November 17, 1881, by

J. D. LYMAN.

STATEMENT.

Due depositors	\$215,998.71
Surplus	2,001.55
Guaranty fund	4,522.71
	<u>\$222,522.97</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$66,859.30	\$66,859.30	\$66,859.30
Loans on personal property.....	20,527.34	20,527.54	20,527.34
Loans on collateral security.....	6,656.75	6,656.75	6,656.75
County, city, town, and district bonds....	12,710.00	10,000.00	10,815.00
Railroad bonds.....	77,200.00	70,000.00	75,180.25
Bank stock.....	31,336.00	31,300.00	30,960.23
Real estate held by foreclosure.....	11,250.31	11,250.31	11,250.31
Cash on deposit in Cochecho Nat. Bank..	273.79	273.79	273.79
	<u>\$226,803.49</u>	<u>\$216,867.49</u>	<u>\$222,522.97</u>

Number of depositors, 664.

Increase the past year, 65.

Increase of deposits since our last examination, \$14,544.03.

The semi annual dividends from 1876 to January, 1879, were 2½ per cent., and the semi-annuals since then have been 2 per cent.

An extra dividend was declared January 5, 1877, amounting to 2 per cent. per year.

Loans and investments are made by the Investing Committee, who meet weekly and as business requires.

An examination of the securities of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$2,000; as surety, \$2,650.

General character of loans, good.

Yearly expenses, about \$1,000, exclusive of taxes.

Amount of state tax paid last year, \$1,786.73.

Number having deposits of over \$2,000, six.

Number of single loans of \$1,000 or less to separate parties in the state, about 55.

Average of monthly balances in favor of the bank for the last twelve months, \$1,344.08.

This bank receives no interest on account of its deposits, but has its rent free of the Cochecho National Bank.

The largest amount invested in capital stock of any bank is \$29,600.

Largest amount invested in stock of any company, \$29,600.

Largest amount invested in bonds of any company, \$30,000.

Largest amount loaned to any individual, corporation, or company, \$9,000.

Premium on stocks and bonds, \$9,700.

Amount of debts believed by the trustees to be bad, \$800.

Amount of debts believed by the trustees to be doubtful, perhaps a small loss on real estate.

Amount of overdue business paper, \$4,000, for less than a month.

The funds of the institution are invested agreeably to the laws.

This bank collects its interest in advance, and has its bonds registered as a standing and excellent regulation.

SCHEDULE OF THE BONDS AND STOCKS OF THE COCHECHO SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Chicago City Water loan, 7s.....	\$12,700.00	\$10,000.00	\$10,815.00
RAILROAD.			
New York & New England (registered) 7s	\$36,000.00	\$30,000.00	\$33,661.50
Kansas Pacific..... " 6s	10,500.00	10,000.00	10,337.50
Northern Pacific..... " 6s	10,200.00	10,000.00	10,312.50
Southern Pacific..... " 6s	10,500.00	10,000.00	10,512.50
Atlantic & Pacific..... " 6s	10,000.00	10,000.00	10,356 25
	\$77,200.00	\$70,000.00	\$75,180.25
STOCKS.			
BANK.			
Cochecho National Bank, stock, 296 shares	\$29,600.00	\$29,220.90	\$29,600.00
Farmington National Bank, " 5 "	500.00	503.33	500.00
Lake National Bank, " 12 "	1,236.00	1,236.00	1,200.00
	\$31,336.00	\$30,960.23	\$31,300.00

CONNECTICUT RIVER SAVINGS BANK.—CHARLESTOWN.

Perpetual charter. Incorporated in 1831.

President—RICHARD ROBINSON.*Vice-President*—JOSEPH G. BRIGGS.

Trustees—Richard Robinson, Joseph G. Briggs, H. B. Vial, Brooks Kimball, Charles C. Kimball, Samuel Walker, Williard H. Larabee, Franklin W. Putnam, Nathaniel G. Brooks, George Olcott, E. H. Tidd, Samuel H. Fletcher, George S. Bond, Robert Elwell, Hiram Hull, T. R. Marston, S. P. Osgood, and Bolivar Lovell.

Treasurer—GEORGE OLCOTT. Treasurer's bonds, \$45,000, copies of which are on file in office of secretary of state. Dates of bonds, March 19, 1870, and March 13, 1882. Sureties of bond are able to respond. Bonds deposited with the president for safe-keeping.

Annual compensation of treasurer, \$1,350.

Officers have taken their official oath.

Examination March 3, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$423,572.29
Surplus.....	213.33
Guaranty fund.....	11,000.00
	<u>\$434,785.62</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$227,915.06	\$227,915.06	\$227,915.06
Loans on personal security.....	23,116.90	23,116.90	23,116.90
Loans on collateral security.....	9,920.00	9,920.00	9,920.00
County, city, town, and district bonds....	90,575.00	\$1,300.00	84,300.00
Bank stock.....	14,000.00	12,300.00	13,770.00
Miscellaneous investments.....	26,900.00	25,000.00	26,830.00
Deposit in Conn. River Nat'l Bank.....	37,786.46	37,786.46	37,786.46
Chattel mortgages.....	5,925.00	5,925.00	5,925.00
Real estate acquired or held by foreclos- ure.....	5,400.00	5,400.00	5,222.20
	<u>\$441,538.42</u>	<u>\$428,663.42</u>	<u>\$434,785.62</u>

Dividends for the last five years $2\frac{1}{2}$ per cent. each six months till July 1, 1878, and 2 per cent. each six months since.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,650.

Amount of state tax paid last year, \$3,867.94.

Amount of national tax paid for the last twelve months, \$16.41.

Amount of other taxes, \$197.63.

Indebtedness of trustees as principal, \$12,822; as surety, none.

Loans and investments are made by H. P. Vial, N. G. Brooks, Richard Robinson, W. H. Larabee, and George Olcott, finance committee, who meet as business requires.

An examination of the books and securities of the institution is made by committee of three trustees twice a year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Losses charged off last 12 months, \$2,100; five years, \$2,100.

Number of depositors, 1186; increase since last examination by bank commissioners, 46.

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 104.

Largest amount loaned to any individual, corporation, or company, \$11,000.

No debts believed by the trustees to be bad or doubtful.

Interest unpaid for over six months, \$318.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans, good.

SCHEDULE OF THE BONDS AND STOCKS OF THE CONNECTICUT RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
Town of Charlestown, N. H., 5s.....	\$16,200.00	\$15,300.00	\$15,300.00
City of Hartford, Conn., 6s.....	11,800.00	10,000.00	10,600.00
City of Cleveland, O., 6s.....	5,575.00	5,000.00	5,150.00
City of Cincinnati, O., 7s.....	13,750.00	11,000.00	12,050.00
Town of Springfield, Vt., 5s.....	4,200.00	4,000.00	4,000.00
Chicago, Burlington & Quincy, Ill., 5s....	5,350.00	5,000.00	5,000.00
Peoria School Scrip, Ill., 6s.....	10,000.00	10,000.00	10,000.00
New England Mortg. Security, Mass., 7s..	26,900.00	25,000.00	26,830.00
St. Louis City, Mo., 6s.....	11,500.00	10,000.00	10,500.00
Town of Rockingham, Vt., 6s.....	1,000.00	1,000.00	1,000.00
City of Chicago, Ill., 7s.....	11,200.00	10,000.00	10,700.00
	\$117,475.00	\$106,300.00	\$111,130.00
STOCKS.			
BANK.			
53 shares Conn. River Nat. Bank, Charles-			
town, N. H.....	\$7,000.00	\$5,300.00	\$6,770.00
Otoe County Nat. Bank, Nebraska City,			
Neb., certificate.....	7,000.00	7,000.00	7,000.00
	\$14,000.00	\$12,300.00	\$13,770.00

Bank Commissioners' Report.

CONWAY SAVINGS BANK.—CONWAY.

Incorporated in 1869. Charter perpetual.

President—HIRAM C. ABBOTT.*Vice-President*—RICHARD B. THOM.

Trustees—Hiram C. Abbott, C. W. Wilder, L. H. Eastman, Nath. R. Mason, Henry Emerson, Samuel Haselton, James J. Burke, Samuel Hayes, G. W. M. Pitman, Sumner C. Hill, Richard B. Thom, William Mason, Charles Robertson, Stephen M. Davis, Benjamin F. Clarke, Matthew Hale, and Levi C. Quint.

Treasurer—SUMNER C. HILL. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, December, 1881. Sureties of bond able to respond. Bond deposited with C. W. Wilder, secretary, for safe-keeping. Annual compensation of treasurer, \$300.

Clerk and Assistant Treasurer—C. W. WILDER. Annual compensation of clerk, nothing.

Officers have taken their official oath.

Examination December 21, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$72,881.66
Surplus	990.60
Guaranty Fund.....	698.68
	<hr/> \$74,570.94

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$36,587.01	\$36,587.01	\$36,587.01
Loans on personal security.....	16,212.35	16,212.35	16,212.35
Loans on collateral security.....	1,571.60	1,571.60	1,571.60
Cash on deposit with Exchange National Bank, Boston.....	9,523.55	9,523.55	9,523.55
Real estate acquired or held by foreclosure.....	8,246.84	8,246.84	8,246.84
Cash on hand.....	2,429.59	2,429.59	2,429.59
	<hr/> \$74,570.94	<hr/> \$74,570.94	<hr/> \$74,570.94

Semi-annual dividend of 2 per cent., July, 1881, \$1,299.06. The last extra dividend July, 1877.

Total expense of institution for the last 12 months, exclusive of taxes, \$499.

Amount of state tax paid last year, \$612.89.

No national tax paid for the last 12 months.

Amount of other taxes, \$102.25.

Indebtedness of trustees as principal, \$5,417.70; as surety, \$323.

Loans and investments are made by committee of five of the trustees, who meet Monday of each week.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors, 306; increase since last examination by bank commissioners, 26.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 117.

Total amount of loans in the state, about \$50,000.

Largest amount loaned to any individual, corporation, or company, \$5,042.70.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans fair.

DARTMOUTH SAVINGS BANK.—HANOVER.

Incorporated 1860. Charter perpetual.

President—N. S. HUNTINGTON.*Vice-President*—S. W. COBB.*Trustees*—Hiram Hitchcock, J. S. Adams, J. L. Bridgman, Charles Benton, J. W. Clafin, M. Pike, S. W. Cobb, N. S. Huntington, H. H. Holt, L. Chase, E. R. Ruggles, M. H. Barstow, C. P. Chase.*Treasurer*—C. P. CHASE. Treasurer's Bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, March, 1882. Sureties of bond are able to respond. Annual compensation of treasurer, \$1,300.

Trustees and all other officers have taken their official oath.

Examination February 23, 24, and 25, by J. D. LYMAN, assisted by the President.

STATEMENT.

Due depositors.....	\$603,319.62
Surplus.....	25,336.94
Guaranty fund.....	7,500.00
	<u>\$636,156.56</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$207,574.33	\$207,574.33	\$207,574.33
Loans on personal security.....	2,750.00	2,750.00	2,750.00
Loans on collateral security.....	2,912.50	2,912.50	2,912.50
County, city, town, and district bonds.....	138,644.21	130,013.21	125,458.21
Railroad bonds.....	273,450.00	258,500.00	250,792.13
Railroad stock.....	8,470.00	8,400.00	8,387.50
Bank stock.....	18,480.00	15,400.00	15,400.00
Cash deposited in Dartmouth Nat. Bank..	4,000.00	4,000.00	4,000.00
Real estate (the bank building).....	8,000.00	8,000.00	8,000.00
Real estate acquired or held by foreclosure	6,700.00	6,700.00	6,700.00
Cash on hand.....	4,181.89	4,181.89	4,181.89
	<u>\$675,162.93</u>	<u>\$648,431.93</u>	<u>\$636,156.56</u>

Dividends for the last five years $2\frac{1}{2}$ per cent. each January and July.

Total expense of institution for the last 12 months, exclusive of taxes, \$2,182.33.

Amount of state tax paid last year, \$5,234.12.

Amount of national tax paid for the last 12 months, \$110.29.

Indebtedness of trustees as principal, \$4,512.50; as surety, \$300.

Loans and investments are made by H. Hitchcock, N. S. Huntington, S. W. Cobb, and Charles P. Chase, who meet as business requires.

An examination of the books and securities of the institution is made by committee each January and July.

Reports are published as required by law.

This bank receives no interest on its deposits in Dartmouth National Bank.

Average amount of deposits in other banks for the last 12 months, \$4,000.

Number of single loans of \$1,000 or less to separate parties in the state, 10.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts believed by the trustees to be bad or doubtful.

Very little overdue paper.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans believed to be good.

This now prosperous bank a few years since seemed on the brink of ruin, but, like the Newmarket, Belknap, and some others, was saved by competent officers in whom the community had confidence.

Number of depositors, 1521; gain, 177.

SCHEDULE OF THE BONDS AND STOCKS OF THE DARTMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Topeka & Santa Fe.....	\$14,160.00	\$12,000.00	\$8,800.00
Atchison, Topeka & Santa Fe, land grant..	7,670.00	6,500.00	4,700.00
Atchison, Topeka & Santa Fe, notes.....	2,000.00	2,000.00	1,450.00
Pueblo & Arkansas Valley.....	7,080.00	6,000.00	5,400.00
Tebo & Neosho.....	16,800.00	14,000.00	13,130.00
St. Louis & Iron Mountain.....	5,450.00	5,000.00	5,000.00
Pacific R. R., real estate.....	5,500.00	5,000.00	5,000.00
New Jersey Central.....	10,300.00	10,000.00	9,900.00
St. Paul & Sioux City.....	17,600.00	16,000.00	16,151.26
Pacific R. R., Mo.....	4,400.00	4,000.00	4,000.00
Denver & South Park.....	10,300.00	10,000.00	10,000.00
Denver & Rio Grande.....	11,140.00	10,000.00	10,000.00
Boonville Bridge.....	5,000.00	5,000.00	4,500.00
Missouri, Kansas & Texas.....	10,400.00	10,000.00	10,000.00
Ohio & West Virginia.....	15,700.00	15,000.00	15,000.00
St. Louis & San Francisco.....	15,000.00	15,000.00	15,000.00
Long Island.....	16,800.00	15,000.00	14,710.87
Louisville & Nashville.....	19,200.00	20,000.00	20,000.00
St. Louis & San Francisco.....	5,000.00	5,000.00	5,000.00
Ind., Bloomington & W.....	20,000.00	20,000.00	20,000.00
Columbus, Hocking V. & Toledo, 5s.....	10,000.00	10,000.00	10,000.00
Ind., Decatur & Springfield, 7s.....	15,600.00	15,000.00	15,000.00
“ “ “ 6s.....	16,000.00	16,000.00	16,000.00
“ “ “ 5s.....	19,350.00	9,000.00	9,000.00
140 shares Pacific stock.....	3,000.00	3,000.00	3,000.00
Illian Coal Co.....			
	\$273,450.00	\$258,500.00	\$250,792.13
COUNTY, CITY, TOWN, AND DISTRICT.			
Gilpin county.....	\$8,000.00	\$8,000.00	\$6,065.00
Douglas county.....	7,350.00	7,000.00	7,000.00
Lincoln county.....	2,000.00	2,000.00	2,000.00
Shawnee county.....	4,000.00	4,000.00	3,240.00
City of Davenport.....	9,450.00	9,000.00	9,000.00
Pueblo water bonds.....	5,000.00	5,000.00	4,500.00
City of Erie.....	6,000.00	6,000.00	5,645.00
Iowa town warrants.....	4,279.21	4,279.21	4,279.21
Omaha city.....	1,000.00	950.00	950.00
Butler county.....	5,500.00	5,000.00	4,900.00
Arapoe county.....	17,750.00	16,150.00	15,470.00
Sauk Rapids.....	1,600.00	1,500.00	1,500.00
Lyon county.....	2,000.00	2,000.00	2,000.00
Osage county.....	1,000.00	1,000.00	1,000.00
School district bonds.....	8,250.00	7,500.00	7,500.00
“ “	5,197.00	4,725.00	4,725.00
“ “	6,655.00	6,050.00	6,050.00
“ “	8,825.00	8,025.00	8,025.00
“ “	917.00	834.00	834.00
“ “	5,500.00	5,000.00	5,000.00
“ “	6,050.00	5,500.00	5,500.00
“ “	5,500.00	5,000.00	5,000.00
Brown county.....	9,000.00	9,000.00	8,775.00
Idaho Springs water bonds.....	5,250.00	5,000.00	5,000.00
City of Galveston.....	1,571.00	1,500.00	1,500.00
	\$138,644.21	\$130,013.21	\$125,458.21
STOCKS.			
BANK.			
Dartmouth National Bank.....	\$18,480.00	\$15,400.00	\$15,400.00

SCHEDULE OF THE BONDS AND STOCKS OF THE DARTMOUTH SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Arkansas Town Co.....	\$200.00	\$300.00	\$150.00
Boston & Lowell.....	5,000.00	5,000.00	5,337.50
Northern.....	2,750.00	2,500.00	2,500.00
Atchison, Topeka & Santa Fe.....	520.00	600.00	400.00
	\$8,470.00	\$8,400.00	\$8,387.50

DOVER FIVE CENTS SAVINGS BANK.—DOVER.

Incorporated 1856. Charter expires 1896.

President—CHARLES M. MURPHY.*Vice-President*—ELI V. BREWSTER.*Treasurer*—CALVIN HALE. Salary, \$600; bond \$30,000, copy of which is on file in office of secretary of state. Date of bond, 1882. Sureties of bond able to respond. Bond deposited with president for safe-keeping.*Clerk*—ISAAC F. ABBOTT. Annual compensation of clerk, \$300.*Trustees*—Charles M. Murphy, Eli V. Brewster, Charles H. Sawyer, Oliver Wyatt, George W. Renn, A. H. Young, W. A. Morrill, E. H. Whitehouse, Calvin Hale, W. H. Vickery, and J. J. Hanson. Only three of these are directors in the Dover National Bank, of which its treasurer is cashier.

Commenced examination, November 22, 1881, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$145,818.48
Surplus.....	13,094.29
Guaranty fund.....	4,050.00
	<hr/> \$162,962.77

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$26,301.57	\$26,301.57	\$26,301.57
Loans on personal property.....	17,208.30	17,208.80	17,208.30
Loans on collateral security.....	6,248.19	6,248.19	6,248.19
Railroad bonds.....	109,470.00	105,000.00	98,893.26
Bank stock.....	12,650.00	11,000.00	12,567.00
Real estate acquired by foreclosure.....	1,600.00	1,600.00	1,600.00
Cash deposited in Dover Nat. Bank.....	144.00	144.00	144.45
	<hr/> \$173,622.06	<hr/> \$167,502.06	<hr/> \$162,962.77

This bank was scaled down May 19, 1875.

The amount restored April 5, 1876 was.....	\$16,969.14
Cash items now on hand.....	6,506.34
140 shares of Northern Pacific Railroad stock now worth.....	11,450.00
Leaving the balance of loss to be.....	<hr/> 78,172.14

May 19, 1875, the whole reduction was.....\$113,127.62

Number of depositors, 1224; increase since our last examination, 99; increase of deposits since our last examination, \$12,751.

Semi-annual dividends of the last five years were 2½ per cent. up to October, 1878, and 2 per cent. since. The last extra dividend was in 1861, amounting to about 2 per cent. per annum.

Loans and investments are made by the investing committee, consisting of trustees, who meet weekly.

An examination of the books and securities of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$2,000.

Character of loans, good.

Yearly expenses, \$956.25.

Amount of state tax paid last year, \$1,387.70.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 32.

Books of record well kept.

Monthly cash balances on deposit with Dover National Bank, \$4,983.83.

This bank receives no interest on account of its deposits.

The largest amount invested in capital stock of any bank is \$12,419 in Dover National Bank. Largest amount invested in stock of any railroad, \$14,000 (par), in the Northern Pacific Railroad, and belongs to old accounts. Largest amount invested in bonds of any company, \$10,419, in Atlantic Railroad. Largest amount loaned to any individual, corporation, or company, \$7,000, to five good men.

No debt- believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

No overdue business paper.

No overdue notes of any amount secured by mortgage.

The funds of the institution are invested agreeably to the laws.

The interest is not permitted to be overdue, but is promptly collected.

We expect another and final dividend upon the amount scaled down to be made soon.

SCHEDULE OF THE BONDS AND STOCKS OF THE DOVER FIVE CENTS
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Vermont Central and Vermont & Canada, 8s	\$ 3,000.00	\$ 5,000.00	\$ 3,000.00
Jackson, Lansing & Saginaw, 8s.....	9,900.00	9,000.00	8,622.00
Kansas City, St. Joseph & Council Bluffs, 7s.....	9,440.00	8,000.00	6,818.00
Florence, Eldorado & Walnut Valley, 7s..	5,500.00	5,000.00	4,393.75
Michigan Central, 8s.....	5,750.00	5,000.00	5,263.75
Little Rock & Fort Smith, 7s.....	5,650.00	5,000.00	4,895.00
Wisconsin Valley, 7s.....	2,340.00	2,000.00	2,100.00
Kansas Pacific, 6s.....	10,400.00	10,000.00	9,477.00
Rutland, 6s.....	2,020.00	2,000.00	2,005.00
Atchison, Jewell County & Western, 6s...	2,970.00	3,000.00	3,050.00
New York, Lake Erie & Western, 6s.....	5,000.00	5,000.00	5,060.00
Atchison, Colorado & Pacific, 6s.....	6,000.00	6,000.00	6,124.00
Oregon Improvement Co., 6s.....	5,000.00	5,000.00	4,623.00
Atlantic & Pacific, 6s.....	10,100.00	10,000.00	10,419.00
Missouri, Kansas & Texas, 7s.....	5,350.00	5,000.00	5,454.00
Chicago, St. Paul, Minn. & Omaha, 6s....	5,000.00	5,000.00	5,054.00
St. Louis & San Francisco, class A, 6s....	11,000.00	10,000.00	7,585.76
Texas & Pacific, 6s.....	5,050.00	5,000.00	4,974.00
	<u>\$106,470.00</u>	<u>\$100,000.00</u>	<u>\$95,893.26</u>
STOCKS.			
BANK.			
110 shares Dover National Bank.....	\$12,650.00	\$11,000.00	\$12,567.00
RAILROAD.			
140 Northern Pacific railroad company preferred stock.....	\$11,480.00	\$14,000.00	
(This Pacific stock is not upon the bank books, but belongs to the scaled down accounts of said bank).			

Bank Commissioners' Report.

EPPING SAVINGS BANK.—EPPING.

Incorporated in 1873. Charter expires in 1893.

President—JOSEPH C. BURLEIGH.*Vice-President*—JOSIAH H. STERNS.*Trustees*—James L. Rundlett, Benjamin F. Prescott, William R. Bunker, Walter H. Stickney, John H. Pike, Joseph N. Cilley, James H. Bartlett, Alfred T. Rundlett, Benjamin W. Hoyt, Dudley L. Harvey, Hosea B. Burnham, and John Leddy.*Treasurer*—GEORGE S. RUNDLETT. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, December 18, 1874. Sureties of bond are able to respond. Bond deposited with president. Annual compensation of treasurer, \$50.

Officers have taken their official oath.

Examination commenced January 4, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$55,558.05
Surplus.....	595.35
Guaranty fund.....	544.11
	<hr/> \$56,697.51

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$36,098.75	\$36,098.75	\$36,098.75
Loans on personal security.....	14,475.08	14,475.08	14,475.08
County, city, town, and district bonds...	1,100.00	1,000.00	1,045.00
Railroad bonds.....	1,050.00	1,000.00	937.50
Railroad stock.....	860.00	1,000.00	920.00
Bank stock.....	1,200.00	1,000.00	1,167.67
Bank fixtures.....	384.08	384.08	384.08
Cash on hand.....	1,669.43	1,669.43	1,669.43
	<hr/> \$56,837.34	<hr/> \$56,627.34	<hr/> \$56,697.51

Dividends for 1877, 1878, 1879, and 1880 five per cent. each year, and one extra dividend in 1877 of about one per cent. Dividend in 1881, four per cent.

Total expense of institution for the last 12 months, exclusive of taxes, \$108.22.

Amount of state tax paid last year, \$501.15.

No other tax.

Indebtedness of trustees as principal, \$3,250; as surety, \$1,150.

Loans and investments are made by John H. Pike, Benj. F. Prescott, and B. W. Hoyt, who meet as business requires.

An examination of the books and securities of the institution is made by committee of trustees.

Number of depositors, 246; increase since last examination by bank commissioners, 27.

Number having deposits of over \$2,000, one.

Number of single loans of \$1,000 or less to separate parties in the state, 113.

Total amount of loans, \$50,573.83.

Total amount of investments in stocks and bonds, \$4,070.17.

Largest amount loaned to any individual, corporation, or company, \$5,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans, good.

This bank has never met with a loss.

The chairman of investment committee really makes most of the loans, as the treasurer informs us, and he gives his time, and the treasurer about gives his labors.

SCHEDULE OF THE BONDS AND STOCKS OF THE EPPING SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
Eastern Railroad bond, 4½ to 6s.....	\$1,050.00	\$1,000.00	\$937.50
COUNTY.			
Peoria county, Ill., 7s.....	\$1,100.00	\$1,000.00	\$1,045.00
STOCKS.			
BANKS.			
Newmarket National, 10 shares.....	\$1,200.00	\$1,000.00	\$1,167.67
RAILROAD.			
Michigan Central, 10 shares.....	\$860.00	\$1,000.00	\$920.00

FARMINGTON SAVINGS BANK.—FARMINGTON.

Incorporated 1868. Charter expires 1888.

President—CHARLES W. WINGATE.*Vice-President*—WILLIAM W. HAYES.

Trustees—John F. Cloutman, Alonzo Nute, Hiram Barker, Geo. N. Eastman, David T. Parker, Hosea B. Edgerly, Levi Pearl, John H. Barker, Daniel Pearl, John Tuttle, Charles W. Wingate, William W. Hayes, Josiah B. Edgerly, Jonathan R. Hayes, Geo. E. Cochrane, and D. W. Edgerly.

Treasurer—WILLIAM YEATON. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, 1881. Sureties of bond are believed to be able to respond. Bond deposited with president. Annual compensation of treasurer, \$800.

Officers have not taken their official oath.

Examination January 16 to 19, 1882, by J. D. LYMAN, assisted by the president.

STATEMENT.

Due depositors.....	\$213,374.19
Surplus.....	5,835.44
Guaranty Fund.....	6,000.00
	<u>\$225,209.59</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....			\$145,742.79
Loans on personal security.....			12,192.63
Loans on collateral security.....			16,000.00
Bank stock—Farmington Na. Bank, 388 shares, worth a little more than it cost..			38,800.00
Cash deposited in Farmington National Bank.....			6,528.43
Real estate, bank building.....			3,799.82
Real estate acquired or held by foreclosure.....			2,140.00
Cash on hand.....			5.92
			<u>\$225,209.59</u>

Dividends for the last five years—January, 1878, 5 per cent., January, 1879, January, 1880, each 4 per cent., and 4 per cent. January 1, 1882. Nothing in 1881.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,021.53.

Amount of state tax paid last year, \$2,231.30.

Amount of national tax paid for the last 12 months, \$107.56. Part of this was back taxes.

Amount of other taxes, \$323.10.

Indebtedness of trustees as principal about \$16,500, and as surety about \$4,000, and consent of trustees is not in writing and on file.

Loans and investments are made by C. W. Wingate, Levi Pearl, W. W. Hayes, Geo. N. Eastman, H. B. Edgerly, G. E. Cochrane, and J. B. Edgerly, who meet as business requires.

An examination of the books and securities of the institution was made by C. W. Wingate, H. B. Edgerly, and G. N. Eastman, October, 1881.

Reports are not published as required by law.

This bank receives no interest on its deposits in other banks.

Average amount of deposits in other banks for last 12 months, \$1,281.17.

Number of depositors, 776; decrease since last examination by bank commissioners, 26.

Number having deposits of over \$2,000, 9.

Number of single loans of \$1,000 or less to separate parties in the state, 134.

Largest amount loaned to any individual, corporation, or company, \$8,500.

No debts believed by the trustees to be bad, but \$1,445 are doubtful.

Amount of notes with interest overdue is small, excepting the loans to trustees.

The funds of this institution are invested agreeably to the laws of New Hampshire.

Within the last five years this bank has charged off \$18,124.14 loss, \$9,291.27 of which has been charged off within a year.

The late treasurer was cashier of the national bank,—sick and overworked,—and after his death months elapsed before a treasurer was secured. The bank has very much improved since the present treasurer took it.

The president is a careful business man, now mostly out of business, and hence has time, and the treasurer seems capable and earnest, and the loaning committee are careful, capable gentlemen, and we believe these officers can and will make this bank successful.

The general character of their loans is judged to be good.

This bank has the Farmington National Bank in its room, and five of its trustees are directors in the national, but the two banks are not otherwise connected.

We think it best for the savings-bank to have a safe of its own.

Salary of treasurer since raised to \$1,000.

FITZWILLIAM SAVINGS BANK.—FITZWILLIAM.

Incorporated 1871. Charter perpetual.

President—SAMUEL KENDALL.*Vice-Presidents*—JOSIAH E. CARTER, REUBEN L. ANGIER.*Trustees*—Silas Cummings, John M. Parker, Wright Whitcomb, Kimball D. Webster, Charles Byam, Charles W. Whitney, Edwin N. Bowen, James B. Robbins, Chauncy Davis, Aaron R. Gleason, Melvin Wilson, Amos J. Blake, Edmund Bemis.*Treasurer*—STEPHEN BATCHELLER. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, April 3, 1879. Sureties of bond are able to respond. Bond deposited with president for safe-keeping. No clerk.

Annual compensation of treasurer, \$500.

Officers have taken their official oath.

Examination commenced March 4, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$113,103.27
Surplus.....	2,057.56
Guaranty fund.....	700.00
	<u>\$115,860.83</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$73,114.00	\$73,114.00	\$73,114.00
Loans on personal security.....	8,277.13	8,277.13	8,277.13
Loans on collateral security.....	2,508.70	2,508.70	2,508.70
County, city, town, and district bonds.....	9,237.00	8,300.00	8,757.00
Railroad bonds.....	11,140.00	10,000.00	10,196.67
Railroad stock.....	2,970.00	2,200.00	2,495.00
Bank stock.....	8,045.00	6,400.00	7,076.00
Deposit in Ashuelot National Bank.....	689.78	689.78	689.78
Real estate acquired or held by foreclosure.....	1,500.00	1,500.00	1,500.00
Bank fixtures.....	155.13	155.13	155.13
Cash on hand.....	491.42	491.42	491.42
	<u>\$118,188.16</u>	<u>\$113,636.16</u>	<u>\$115,860.83</u>

Dividends for the last five years have been 5 of 2½ and 5 of 2 per cent.

Total expense of institution for the last twelve months, exclusive of taxes, \$487.28.

Amount of state tax paid last year, \$892.13.

No national tax.

Amount of other taxes, \$20.85.

Indebtedness of trustees as principal, \$100; as surety, \$315.

Loans and investments are made by Milton Chaplin, J. M. Parker, A. R. Gleason, R. L. Angier, and S. Batcheller, who meet as business requires.

An examination of the books and securities of the institution was made January 1, 1881, by Hon. J. M. Parker and the president; July 1, 1881, by Amos J. Blake and Reuben L. Angier.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 405. Increase since last examination by bank commissioners, 61.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 148.

Largest amount loaned to any individual, corporation, or company, \$2,500.

No debts believed by the trustees to be bad or doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans, good.

SCHEDULE OF THE BONDS AND STOCKS OF THE FITZWILLIAM SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Evansville, Ind., 7s.....	\$2,300.00	\$2,000.00	\$2,110.00
Cincinnati, O., 7s.....	2,500.00	2,000.00	2,170.00
Lyon county, Iowa, 7s.....	1,050.00	1,000.00	1,030.00
Indiana school-district, 6s.....	1,025.00	1,000.00	1,025.00
“ “ Nira, 7s.....	832.00	800.00	832.00
“ “ Bethlehem, 7s....	530.00	500.00	530.00
York County school-district, Nebraska, 7s	1,060.00	1,000.00	1,060.00
	\$9,297.00	\$8,300.00	\$8,757.00
RAILROAD.			
Cheshire, N. H., 6s.....	\$5,500.00	\$5,000.00	\$4,934.17
Boston & Albany, Mass., 7s.....	1,290.00	1,000.00	1,055.00
Boston & Maine, Mass. and Me., 7s.....	1,290.00	1,000.00	1,035.00
Nashua & Rochester, N. H., 5s.....	920.00	1,000.00	920.00
New York & N. E., N. Y. and Mass., 6s...	2,140.00	2,000.00	2,252.50
	\$11,140.00	\$10,000.00	\$10,196.67
STOCKS.			
BANK.			
Keene National.....	\$1,120.00	\$800.00	\$1,000.00
Ashuelot National.....	3,380.00	2,600.00	3,251.00
First National, Boston.....	1,045.00	500.00	925.00
Lancaster National.....	2,500.00	2,500.00	2,500.00
	\$8,045.00	6,400.00	\$7,676.00
RAILROAD.			
Fitchburg.....	\$2,970.00	\$2,200.00	\$2,495.00

FRANCESTOWN SAVINGS BANK.—FRANCESTOWN.

Incorporated in 1868. Charter expires in 1888.

President—HIRAM PATCH.*Trustees*—Hiram Patch, Thomas B. Bradford, Joseph Kingsbury, James T. Bixby, Neil McLane, Robert Bradford, Samuel B. Hodge, Charles A. Vose, and Augustus H. Bixby.*Treasurer*—SAMUEL D. DOWNES. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, April 23, 1879. Sureties of bond able to respond. Bond deposited with president for safe-keeping. Clerks, none.

Annual compensation of treasurer, \$400.

Examination May 1, 1882, by

J. D. LYMAN, A. H. BIXBY.

STATEMENT.

Due depositors.....	\$92,935.97
Surplus.....	14,559.91
Guaranty fund.....	2,912.77
	<hr/> \$110,408.65

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$48,599.14	\$48,599.14	\$48,599.14
Loans on personal security.....	8,979.76	8,979.76	8,979.76
Loans on collateral security.....	2,235.00	2,235.00	2,235.00
County, city, town, and district bonds,...	11,100.00	11,100.00	11,100.00
Railroad bonds.....	5,627.50	5,200.00	5,227.50
Bank stock.....	24,884.50	22,300.00	24,884.50
Old deposit bank books.....	2,755.47	2,755.47	2,755.47
Town note.....	440.00	440.00	440.00
Real estate.....	5,680.00	5,680.00	5,680.00
Real estate acquired or held by foreclos- ure.....	500.00	500.00	500.00
Cash on hand.....	7.28	7.28	7.28
	<hr/> \$110,808.65	<hr/> \$107,796.65	<hr/> \$110,408.65

Paid annual dividend of 5 per cent. in 1882 on January 2. The last extra one was declared in 1874, amounting to \$1,622.74, or about $\frac{1}{2}$ per cent. per annum.

Total expense of institution for the year ending December 31, 1881, exclusive of taxes, \$563.24.

Amount of state tax paid last year, \$817.05.

Amount of national tax paid for the year ending 1881, \$8.54.

Amount of other taxes, \$23.75.

Indebtedness of trustees as principal, none; as surety, none.

Loans and investments are made by Hiram Patch, Chas. A. Vose, and Sam'l D. Downes, who meet at the call of the treasurer.

An examination of the books and securities of the institution is made by committee twice a year, so far as assets are concerned.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors at close of business December 31, 1881, 595; increase during the year, 49; increase of deposits during the year 1881, \$9,941.46.

Number of accounts opened for the year ending December 31, 1881, 91; number closed during the same year, 42, being an increase of 49.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 87.

Largest amount loaned to any individual, corporation, or company, \$4,250.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

No overdue paper in the bank.

The funds of the institution are invested agreeably to chap. 4, sec. 3, P. L. of 1869.

Premium on stocks and bonds, \$400. General character of loans, good.

I, Samuel D. Downes, treasurer, do solemnly swear that the foregoing statements and answers are to the best of my knowledge and belief true. So help me God.

S. D. DOWNES, Treasurer.

Before me, J. D. LYMAN, Bank Commissioner.

SCHEDULE OF THE BONDS AND STOCKS OF THE FRANCESTOWN SAV-
INGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
Monroe county, Ill., 8s.....	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Butler county, Kan., 10s.....	800.00	800.00	800.00
City of Des Moines, Ia., 7s.....	5,000.00	5,000.00	5,000.00
Town of Osceola, Ill., 10s.....	1,000.00	1,000.00	1,000.00
Town of Brimfield, Ill., 10s.....	1,000.00	1,000.00	1,000.00
Town of Peterborough, N. H., 5s.....	300.00	300.00	300.00
Iowa Falls & Sioux City Railroad, Mo., 7s.	5,000.00	5,000.00	5,000.00
	\$16,100.00	\$16,100.00	\$16,100.00
STOCKS.			
BANK.			
American Mortgage & Investment Co., Des Moines, Ia.....	\$1,000.00	\$1,000.00	\$1,000.00
Deposit books of this bank, old account..	\$2,755.47	\$2,755.47	\$2,755.47
BANK STOCK.			
168 shares First National, Francestown...	\$19,359.50	\$16,800.00	\$19,359.50
20 shares Richardson Co., Falls City, Neb.	2,010.00	2,000.00	2,010.00
25 shares, Sioux City, Ia.	2,515.00	2,500.00	2,515.00
10 shares American Mortgage Co.....	1,000.00	1,000.00	1,000.00
	\$24,884.50	\$22,300.00	\$24,884.50

FRANKLIN SAVINGS BANK.—FRANKLIN.

Incorporated 1869. Charter expires 1889.

President—GEORGE W. NESMITH.*Trustees*—George W. Nesmith, Daniel Barnard, Warren F. Daniell, John H. Rowell, Milton Gerrish, John Taylor, Walter Aiken, Jonas B. Aiken, Stephen Kenrick, A. W. Sulloway, H. A. Weymouth, I. N. Blodgett, E. B. S. Sanborn.*Treasurer*—ALEXIS PROCTOR. Treasurer's Bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, October 12, 1874. Sureties of bond able to respond. Bond deposited with George W. Nesmith for safe-keeping.

Annual compensation of treasurer, \$1,400.

Officers have taken their official oath.

Examination completed April 22, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$483,075.36
Surplus.....	17,436.62
Guaranty fund.....	13,487.26
	<hr/> \$513,999.24

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$80,396.47	\$80,396.47	\$80,396.47
Loans on personal security.....	217,017.94	217,017.94	217,017.94
Loans on collateral security.....	72,539.18	72,539.18	72,539.18
County, city, town, and district bonds....	16,550.00	15,300.00	15,300.00
Railroad bonds.....	162,850.00	92,000.00	92,000.00
Bank stock.....	22,588.00	20,600.00	20,600.00
Cash on deposit with Franklin Nat. Bank	14,698.26	14,698.26	14,698.26
Bank fixtures.....	500.00	500.00	500.00
Cash on hand.....	947.39	947.39	947.39
	<hr/> \$528,087.24	<hr/> \$513,999.24	<hr/> \$513,999.24

Dividend October 1, 1881, \$14,400.51,—4 per cent. An extra dividend on all sums due depositors is made every two years. The last one was declared October 1, 1874, amounting to \$3,932.08 or about 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,535.80.

Amount of state tax paid last year, \$3,897.87.

Amount of national tax paid for the last 12 months, \$52.78.

Amount of other taxes, none.

Indebtedness of trustees as principal, \$40,755; as surety, \$24,361.

Loans and investments are made by George W. Nesmith, I. N. Blodgett, A. W. Sulloway, Milton Gerrish, who meet once per week.

An examination of the books and securities of the institution is made by Daniel Barnard, J. H. Rowell, H. A. Weymouth, twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 1,474.

Increase since last examination by bank commissioners, 235.

Amount of bank's assets in Boston for safe-keeping, \$107,300.

Number having deposits of over \$2,000, 17.

Number of single loans of \$1,000 or less to separate parties in the state, 186.

Total amount of loans out of the state, Western loan, \$15,300.

Largest amount loaned to any individual, corporation, or company, \$35,000.

Amount of debts believed by the trustees to be bad, \$125.

Amount of debts which the trustees believe to be doubtful, \$13,500.

Amount of notes with interest unpaid for over six months, \$20,391.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans, good.

SCHEDULE OF THE BONDS AND STOCKS OF THE FRANKLIN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Jersey City, N. J., 7s.....	\$11,000.00	\$10,000.00	\$10,000.00
Newark, N. J., 7s.....	5,250.00	5,000.00	5,000.00
Franklin, N. H., 4½s.....	300.00	300.00	300.00
	\$16,550.00	\$15,300.00	\$15,300.00
RAILROAD.			
Kalamazoo & South Haven, 8s.....	\$5,500.00	\$5,000.00	\$5,000.00
Jackson, Lansing & Saginaw, 8s.....	5,500.00	5,000.00	5,000.00
Chicago, Burlington & Quincy, 7s.....	12,500.00	10,000.00	10,000.00
Concord & Claremont, 7s.....	33,350.00	29,000.00	29,000.00
Boston, Concord & Montreal, 6s.....	33,000.00	30,000.00	30,000.00
Northern Pacific, 6s.....	13,000.00	13,000.00	13,000.00
	\$102,850.00	\$92,000.00	\$92,000.00
STOCKS.			
BANK.			
4 shares Derry National.....	\$428.00	\$400.00	\$400.00
10 " Kansas State.....	1,100.00	1,000.00	1,000.00
101 " Franklin National.....	11,110.00	10,100.00	10,100.00
40 " Hillsborough National.....	4,600.00	4,000.00	4,000.00
51 " Citizens' National.....	5,350.00	5,100.00	5,100.00
	\$22,588.00	\$20,600.00	\$20,600.00

GORHAM FIVE CENTS SAVINGS BANK.—GORHAM.

Incorporated in 1872. Charter expires in 1892.

President—WARREN NOYES.*Trustees*—Warren Noyes, J. P. Evans, A. S. Twitchell, S. Gordon, T. A. Adams, T. E. Fisk.*Treasurer*—R. F. INGALLS. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, March 17, 1873. Sureties of bond able to respond. Bond deposited with president for safe-keeping. Annual compensation of treasurer, \$200.

Officers have taken their official oath.

Examination December 8, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$47,731.21
Surplus	404.45
Guaranty fund.....	508.00
	<hr/> \$48,643.66

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$24,522.71	\$24,522.71	\$24,522.71
Loans on personal security.....	14,363.57	14,363.57	14,363.57
Loans on collateral security.....	5,336.90	5,336.90	5,336.90
Cash items.....	2,760.53	2,760.53	2,760.53
Cash on hand.....	1,659.95	1,659.95	1,659.95
	<hr/> \$48,643.66	<hr/> \$48,643.66	<hr/> \$48,643.66

Dividends for April and October, 1881, 2 per cent. The last extra dividend November, 1878, amounting to \$396.30, or about 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$240.

Amount of state tax paid last year, \$398.62.

No other tax.

Indebtedness of trustees as principal, \$1,670.26; as surety, \$444.70.

Loans and investments are made by committee of trustees, with treasurer, who meet as occasion requires.

An examination of the books and securities of the institution is made April and October of each year.

Reports are published as required by law.

This bank receives no interest on account of its deposits in other banks.

Number of depositors, 345; increase since last examination by bank commissioners, 28.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 129.

Total amount of investments in stocks and bonds out of the state, none.

Largest amount loaned to any individual, corporation, or company, \$2,039.69.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

GUARANTY SAVINGS BANK.—MANCHESTER.

Incorporated in 1879. Charter perpetual.

President—JOHN M. PARKER.*Trustees*—John M. Parker, Nathan P. Hunt, David A. Parker, Hiram K. Slayton, Alonzo Elliott, John P. Moore, John Kennard, Bushrod W. Hill, James A. Weston.*Treasurer*—JAMES A. WESTON. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, Feb. 21, 1882. Sureties of bond are able to respond. Bond deposited with John M. Parker for safe-keeping.*Clerk*—Edwin H. Carpenter.

Annual compensation of treasurer, not fixed.

Annual compensation of clerk, \$500.

Officers have taken their official oath.

Examination completed February 28, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$354,718.77
Surplus.....	19,514.96
Guaranty fund.....	50,000.00
Dividend unpaid.....	20.00
	<hr/> \$424,253.73

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$169,559.17	\$169,559.17	\$169,559.17
Loans on personal security.....	33,493.37	33,493.37	33,493.37
Loans on collateral security.....	36,571.96	36,571.96	36,571.96
U. S. bonds.....	1,180.00	1,000.00	1,160.00
County, city, town, and district bonds....	15,960.00	14,300.00	15,000.00
Railroad bonds.....	49,720.00	47,000.00	47,990.00
Railroad stock.....	48,365.00	47,700.00	49,965.00
Bank stock.....	17,855.00	15,700.00	16,850.00
Manufacturing stock.....	12,654.00	9,000.00	11,771.25
Miscellaneous investments.....	4,350.00	3,000.00	4,200.00
Deposited with Merchants' Nat'l Bank....	9,031.39	9,031.39	9,031.39
Cash on hand.....	28,661.59	28,661.59	28,661.59
	<hr/> \$427,401.48	<hr/> \$415,017.48	<hr/> \$424,253.73

Dividend of 5 per cent., April, 1881.

Total expense of institution for the last twelve months, exclusive of taxes, \$1,589.15.

Amount of state tax paid last year, \$1,832.32.

Amount of national tax paid for the last twelve months, \$193.31.

Amount of other taxes, \$43.96.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Loans and investments are made by executive committee, who meet as occasion requires.

An examination of the books and securities of the institution made by B. W. Hill, April 4, 1881, and by John M. Parker, October 4, 1881.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors 636; increase since last examination by bank commissioners, 350.

Number having deposits of over \$2,000, 13.

Number of single loans of \$1,000 or less to separate parties in the state, 7.

Total amount of loans in the state, \$70,063.33.

Total amount of loans out of the state, \$169,559.17—Western.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No notes with interest unpaid for six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

Character of loans good.

SCHEDULE OF THE STOCKS AND BONDS OF THE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$1,180.00	\$1,000.00	\$1,160.00
COUNTY.			
Reno county, Kan., 10s.	\$4,950.00	\$4,500.00	\$4,950.00
Douglas county, Neb., 7s.....	5,250.00	5,000.00	5,250.00
Lawrence county, Dak., 10s.	5,760.00	4,800.00	4,800.00
	\$15,960.00	\$14,300.00	\$15,000.00
RAILROAD.			
Utah Southern, 7s.....	\$11,000.00	\$10,000.00	\$10,000.00
Kansas Pacific, 6s.....	2,100.00	2,000.00	2,100.00
Boston, Concord & Montreal, 6s	20,520.00	19,000.00	20,140.00
Terre Haute & South Eastern, 7s	6,600.00	6,000.00	6,000.00
Cincinnati & Northern, 6s.....	5,000.00	5,000.00	5,000.00
Toledo, Delphos & Burlington, 6s.....	4,500.00	5,000.00	4,750.00
	\$49,720.00	\$47,000.00	\$47,990.00
STOCKS.			
BANK.			
115 shares Merchants Nat'l Bank.....	\$13,225.00	\$11,500.00	\$12,650.00
42 shares Richardson Co. (Neb.) Nat. B'k	4,620.00	4,200.00	4,200.00
	\$17,855.00	\$15,700.00	\$16,850.00
RAILROAD.			
100 shares Atchison, Topeka & Santa Fé...	\$8,700.00	\$10,000.00	\$9,400.00
252 shares Conn. & Passumpsic Riv. R. R. .	23,940.00	25,200.00	22,215.00
50 shares Lake Shore & Mich. Central ..	5,825.00	5,000.00	6,200.00
75 shares Chicago, Burlington & Quincy..	9,900.00	7,500.00	12,150.00
	\$48,365.00	\$47,700.00	\$49,965.00
MANUFACTURING.			
1 share Amoskeag Manufacturing Co....	\$2,500.00	\$1,000.00	\$1,765.00
17 shares Manchester Mills.....	2,720.00	1,700.00	2,890.00
63 shares Franklin Co., Lewiston.....	7,434.00	6,300.00	7,116.25
	\$12,654.00	\$9,000.00	\$11,771.25
MISCELLANEOUS.			
30 shares Conn. Fire Insurance Co.....	\$4,350.00	\$3,000.00	\$4,200.00

HINSDALE SAVINGS BANK.—HINSDALE.

Incorporated in 1874. Charter perpetual.

President—CHARLES J. AMIDON.*Vice-President*—EDWARD STEBBENS.*Trustees*—George Robertson, Nelson Richardson, George W. Holland, George Wellman, Geo. S. Wilder, Edward Bishop, C. S. Fay, H. F. Horton, D. W. Sterns, C. B. Hopkins, A. B. Davis, and O. H. Higgins.*Treasurer*—GEORGE WELLMAN. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, March, 1882. Sureties of bond are able to respond. Bond deposited with president for safe-keeping. Annual compensation of treasurer, \$400.

Officers have taken their official oath.

Examination March 6, 7, 8, 1882, by J. D. LYMAN and C. J. AMIDON, President.

STATEMENT.

Due depositors.....	\$157,403.49
Surplus.....	1,000.00
Guaranty fund.....	3,910.30
	<hr/> \$162,913.79

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$104,614.30	\$104,614.30	\$104,614.30
Loans on personal security	12,032.29	12,032.29	12,032.29
County, city, town, and district bonds....	43,151.00	39,000.00	40,439.70
Bank stock, and a savings-bank book.....	100.00	1,198.44	1,448.44
Cash in hands of investing agent.....	1,658.19	1,658.19	1,658.19
Bank fixtures.....	579.42	579.42	579.42
Cash on hand and on deposit.....	2,141.45	2,141.45	2,141.45
	<hr/> \$164,276.65	<hr/> \$161,224.09	<hr/> \$162,913.79

Dividends for the last five years $2\frac{1}{2}$ per cent. each six months till July 1, 1878, and 2 per cent. each six months since.

Total expense of institution for the last 12 months, exclusive of taxes, \$525.

Amount of state tax paid last year, \$1,077.30.

Amount of national tax paid for the last twelve months, \$2.41.

No other taxes.

Indebtedness of trustees as principal, nearly \$3,000; as surety, very little.

Loans and investments are made by Charles J. Amidon, Edward Stebbens, Geo. S. Wilder, H. F. Horton, and Geo. Robinson, who meet as business requires.

Two examinations of the books and securities of the institution were made last year,—the first by Hon. C. J. Amidon, who spent one week's time upon it; the other by a committee of three trustees, who put nine days' labor into the examination.

Reports are published as required by law.

Number of depositors, 566; increase since last examination by bank commissioners, 163.

Number having deposits of over \$2,000, 5.

Number of single loans of \$1,000 or less to separate parties in the state, 125.

Largest amount loaned to any individual, corporation, or company, \$2,500.

Amount of debts believed by the trustees to be bad, \$160.

Amount of debts which the trustees believe to be doubtful, \$1,250.

Very little overdue paper.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans, good.

No gentleman's honesty is less questioned than that of Deacon George Wellman, the treasurer, and yet the president, Hon. C. J. Amidon, and the trustees most thoroughly examine both the assets and the deposit accounts of this bank each six months. This is doing right and obeying the law. Many other boards of trustees are doing well, and there is great improvement in this direction. The best of treasurers not only want to be correct, but they want the trustees to know that fact of their own knowledge.

The commissioner required a new bond, which Hon. C. J. Amidon, the president, informed him was furnished, and hence is reported, though the commissioner has not seen the bond.

SCHEDULE OF THE BONDS OF THE HINSDALE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
St. Paul city, Minn., 7s.....	\$1,070.00	\$1,000.00	\$1,027.50
City Minneapolis, Minn., 7s.....	2,320 00	2,000.00	2,100.00
City Cincinnati, O., 7 3-10s.....	1,230.00	1,000.00	1,080.00
City Des Moines, Ia., 7s.....	5,800.00	5,000.00	5,000.00
Douglas county, Ill., 7s.....	3,390.00	3,000.00	3,180.00
Dickinson county, Ia., 8s.....	3,180.00	3,000.00	3,075.00
Dickinson county, Ia., 8s.....	2,120.00	2,000.00	2,050.00
City of Toledo, O., 8s.....	2,460 00	2,000.00	2,320.00
City of Lincoln, Ill., 7s.....	3,150.00	3,000.00	3,000.00
Bay City, Mich., 8s.....	1,116.00	1,000 00	1,110.00
County of Lyons, Ia., 8s.....	5,300.00	5,000.00	5,200.00
City of Omaha, Neb., 6s.....	5,650.00	5,000.00	5,625.00
Arapahoe county, Col., 8s.....	1,115.00	1,000.00	1,125.00
City of Stillwater, Minn., 5s.....	5,250.00	5,000.00	5,300.00
	\$43,151.00	39,000.00	\$41,192.50

IONA SAVINGS BANK—TILTON.

Incorporated in 1870. Charter perpetual.

President—ADAM S. BALLANTYNE.*Trustees*—A. S. Ballantyne, E. Davis, B. F. Cofran, S. W. Davis, G. Piper, H. B. Savage, S. Dixon, M. Gerrish, R. T. Noyes.*Treasurer*—WILLIAM T. CASS. Treasurer's Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, March 1, 1881. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.*Clerk*—ARTHUR T. CASS.

Annual compensation of treasurer, \$750. Annual compensation of clerk nothing.

Officers have taken their official oath.

Examination completed November 12, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$248,467.85
Surplus.....	2,300.00
Guaranty fund.....	11,201.57
	<hr/> \$261,969.42

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$98,021.88	\$98,021.88	\$98,021.88
Loans on personal security.....	95,748.77	95,748.77	95,748.77
Loans on collateral security.....	17,316.90	17,316.90	17,316.90
County, city, town, and district bonds....	25,220.00	23,000.00	23,000.00
Railroad bonds.....	27,515.00	25,000.00	25,000.00
Real estate acquired or held by foreclosure	1,097.50	1,097.50	1,097.50
Cash on hand.....	1,784.37	1,784.37	1,784.37
	<hr/> \$266,704.42	<hr/> \$261,969.42	<hr/> \$261,969.42

Dividend November 7, 1881, 4 per cent. The last extra dividend, 1874, 1 per cent. per annum.

Total expense of institution for the last twelve months, exclusive of taxes, \$783.95.

Amount of state tax paid last year, \$2,428.11.

No national tax paid for the last 12 months.

Amount of other taxes, nothing.

Indebtedness of the trustees as principal, \$1,227.18; as surety, \$765.

Loans and investments are made by the President and Investing Committee, who meet monthly.

An examination of the books and securities of the institution made by committee April and October, 1881.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 779.

Increase since last examination by bank commissioners, 19.

Amount of bank's assets in Boston for safe-keeping, \$48,000.

Number having deposits of over \$2 000, 5.

Number of single loans of \$1,000 or less to separate parties in the state, 90.

Total amount of loans in the state, \$193,087.35.

Total amount of loans out of the state, Western, \$18,850.

Largest amount loaned to any individual, corporation, or company, \$16,000.

Amount of debts believed by the trustees to be bad, \$350.

Amount of debts which the trustees believe to be doubtful, \$2,620.75.

Number and amount of notes with interest unpaid for over six months, \$8,000, in process of collection.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans, fair.

SCHEDULE OF THE BONDS OF THE IONA SAVINGS BANK—TILTON.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Union Pacific, 6s.....		\$2,000.00	\$2,000.00
Toledo, Delphos & Burlington, 6s.....		3,000.00	3,000.00
Mass. Central.....		1,000.00	1,000.00
Oregon Railway & Navigation Co.....		3,000.00	3,000.00
Boston, Concord & Montreal, 6s.....		5,000.00	5,000.00
“ “ “ 7s.....		11,000.00	11,000.00
	\$27,515.00	\$25,000.00	\$25,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Elizabeth City, N. J., 7s.....		\$3,000.00	\$3,000.00
Dubuque, 6s.....		2,000.00	2,000.00
Grand Rapids, Mich., 7s.....		2,000.00	2,000.00
Quincy, Ill., 6s.....		4,000.00	4,000.00
Evansville, 7s.....		1,000.00	1,000.00
Erie, 7s.....		1,000.00	1,000.00
Jeffersonville, 7 3-10s.....		2,000.00	2,000.00
Toledo, O., 8s.....		2,000.00	2,000.00
Lake (Township), 7s.....		4,000.00	4,000.00
Sandusky, 7s.....		1,000.00	1,000.00
Zanesville.....		1,000.00	1,000.00
	\$25,220.00	\$23,000.00	\$23,000.00

KEENE FIVE CENT SAVINGS BANK.—KEENE.

Perpetual charter. Incorporated in 1868.

President—C. F. BUFFUM.*Vice-Presidents*—E. JOSLIN, E. BOYDEN.*Trustees*—F. A. Perry, G. W. Ball, J. Humphrey, H. O. Coolidge, C. F. Rowell, Don H. Woodward, O. G. Dort, N. O. Hayward, John A. Jones, John B. Fisk, O. Sprague, E. Clark, F. E. Keyes, H. Blake, and C. A. Chandler.*Treasurer*—GEORGE A. LITCHFIELD. Treasurer's bond, \$125,000, copy of which is on file in office of secretary of state. Date of bond February 14, 1882. Sureties of bond able to respond. Bond deposited with the president for safe-keeping. No clerk.

Annual compensation of treasurer, \$1,500.

Officers have taken their official oath.

Examination completed March 23, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$1,342,393.84
Surplus.....	18,183.15
Guaranty fund.....	15,000.00
	<u>\$1,375,576.99</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$777,994.68	\$777,994.68	\$777,994.63
Loans on personal security.....	87,703.39	87,703.39	87,703.39
Loans on collateral security.....	10,635.00	10,635.00	10,635.00
Loans to counties and towns.....	7,400.00	7,400.00	7,400.00
State bonds.....	6,500.00	5,000.00	5,000.00
County, city, town, and district bonds....	224,838.00	205,880.00	209,590.65
Railroad bonds.....	43,037.50	42,500.00	42,596.25
Railroad stock.....	58,581.25	50,000.00	49,010.25
Bank stock.....	78,072.50	66,000.00	74,439.00
Miscellaneous investments.....	48,200.00	46,200.00	46,200.00
Cash on deposit in Keene Nat. Bank.....	23,682.61	23,682.61	23,682.61
Cash balance with investing agents.....	9,031.13	9,031.13	9,031.13
Real estate acquired or held by foreclos- ure.....	27,498.63	27,498.63	27,498.63
Cash on hand.....	4,795.40	4,795.40	4,795.40
	<u>\$1,407,970.69</u>	<u>\$1,364,320.84</u>	<u>\$1,375,576.99</u>

Dividends June 30 and December 30, 1881, 2 per cent. semi-annual. Extra dividend Jan., 1874, and Jan., 1876, 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,829.08.

Amount of state tax paid last year, \$10,867.09

Amount of national tax paid for the last 12 months, \$227.21.

Amount of other taxes, \$329.73.

Indebtedness of trustees as principal, \$12,700; as surety, nothing.

Loans and investments are made by C. F. Buffum and H. O. Coolidge, who meet every Monday.

An examination of the books and securities of the institution is made by Hiram Blake, Edward Joslin, and F. A. Perry twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 5,220; increase since last examination by bank commissioners, 497

Number having deposits of over \$2,000, 70.

Number of single loans of \$1,000 or less to separate parties in the state, 281.

Total amount of loans in the state, \$283,000.

Total amount of loans out of the state (Western loan) over \$600,000.

Largest amount loaned to any individual, corporation, or company, \$12,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$1,784.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE KEENE FIVE CENT
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Hampshire, 6s.....	\$6,500.00	\$5,000.00	\$5,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Cincinnati, O., 7 3-10s.....	\$13,500.00	\$10,000.00	10,372.00
City of Leavenworth, Kan., 5s.....	5,940.00	5,400.00	5,400.00
City of Lincoln, Ill., 7s.....	11,200.00	10,000.00	9,750.00
City of Keene, N. H., 5s.....	3,300.00	3,000.00	3,000.00
City of Anthony, Kan., 10s.....	3,300.00	3,000.00	3,180.00
City of Wichita, Kan., 10s.....	2,544.00	2 313.00	2,428.65
Nebraska city, Neb., 7s.....	17,160.00	15,600.00	15,600.00
Sioux City, Ia., 8s.....	3,745.00	3,500.00	3,640.00
Leavenworth county, Kan., 6s.....	7,035.00	6,700.00	6,700.00
White " " Ill., 8s.....	6,600.00	6,000.00	6,000.00
Woodbury " " Ia., 7 1/2s.....	3,675.00	3,500.00	3,500.00
Plymouth " " " 7 1/2s.....	5,250.00	5,000.00	5,000.00
Dickinson " " " 8s.....	5,250.00	5,000.00	5,050.00
Lyon " " " 7 and 8s.....	24,459.25	22,300.00	23,079.00
Union " " D. T., 10s.....	11,848.00	10,650.00	11,289.00
Osceola " " Ia., 6s.....	5,250.00	5,000.00	5,000.00
Ottawa township, Ill., 10s.....	10,000.00	10,000.00	9,750.00
Milford school district, Ia., 6 1/2s.....	2,940.00	2,800.00	2,800.00
Farragut " " Ia., 6 1/2s.....	2,650.00	2,500.00	2,500.00
Wichita " " Kan., 6s.....	4,200.00	4,000.00	4,045.00
Lancaster " " Neb., 7s.....	1,312.50	1,250.00	1,280.00
Hastings " " Ia., 7s.....	4,095.00	3,900.00	3,997.50
Le Mars " " Ia., 6s.....	10,500.00	10,000.00	10,175.00
Blanchard " " Ia., 6s.....	5,250.00	5,000.00	5,087.50
Lincoln " " Neb., 6s.....	22,400.00	20,000.00	20,800.00
Chariton " " Ia., 6s.....	4,480.00	4,400.00	4,480.00
Lyons " " Kan., 6s.....	11,000.00	10,000.00	10,300.00
Fillmore co., school dist. No. 16, Neb., 6s..	2,940.00	2,800.00	2,870.00
York " " " No. 26, " 7s..	1,377.60	1,312.00	1,312.00
Morris " " " No. 27, Kan., 6s..	1,365.00	1,300.00	1,300.00
" " " " No. 33, " 6s..	972.50	450.00	450.00
Harlan " " " No. 10, Neb., 7s..	200.25	205.00	205.00
Grand Forks " " D. T., 7s.....	5,400.00	5,000.00	5,250.00
Grant township, Ia., 6s.....	4,200.00	4,000.00	4,000.00
	\$224,838.60	\$203,880.00	\$205,590.65
Manhattan Beach Improvement Co., N. Y., 7s.....			
Iowa Loan & Trust Co. Debenture, 6s.....	\$12,000.00	\$10,000.00	\$10,000.00
	26,200.00	26,200.00	26,200.00
	\$38,200.00	\$36,200.00	\$36,200.00
RAILROAD.			
New York & New England.....	\$21,187.50	\$20,000.00	\$21,187.50
Cheshire.....	2,750.00	2,500.00	2,631.25
Atlantic & Pacific.....	10,400.00	10,000.00	10,400.00
Chicago, Burlington & Quincy.....	8,700.00	10,000.00	8,377.50
	\$43,037.00	\$42,000.00	\$42,596.25
STOCKS.			
BANK.			
Keene National, 39 shares.....	\$5,752.50	\$3,900.00	\$4,187.50
Ashuelot National, 100 shares.....	12,500.00	10,000.00	12,446.25
Citizens' National, 100 shares.....	12,000.00	10,000.00	11,500.00

SCHEDULE OF THE STOCKS OF THE KEENE FIVE CENT SAVINGS BANK.
Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
Winchester National, 89 shares.....	\$10,680.00	\$8,900.00	\$10,758.00
Blackstone National, 38 shares.....	4,560.00	3,800.00	3,800.00
National Bank of Commerce, 20 shares....	2,600.00	2,000.00	1,981.25
National Bank of Republic, 54 shares.....	7,020.00	5,400.00	6,966.00
Kansas State Bank, Kan., 40 shares	4,160.00	4,000.00	4,000.00
Merchants' National, Kan., 80 shares.....	8,800.00	8,000.00	8,800.00
Lancaster National, 100 shares.....	10,000.00	10,000.00	10,000.00
	\$78,072.50	\$66,000.00	\$74,439.00
RAILROAD.			
Pittsburgh, Fort Wayne & Chicago, 150 shares.....	\$20,250.00	\$15,000.00	\$15,231.25
Chicago & Alton, preferred, 100 shares....	14,000.00	10,000.00	10,229.00
Omaha & St. Paul, 150 shares.....	15,750.00	15,000.00	14,968.75
Atchison, Top. & Santa Fé, 100 shares....	8,581.25	10,000.00	8,581.25
	\$58,581.25	\$50,000.00	\$49,010.25
MANUFACTURING.			
MISCELLANEOUS.			
Iowa Loan & Trust Co., 100 shares.....	\$10,000.00	\$10,000.00	\$10,000.00

LACONIA SAVINGS BANK.—LACONIA.

Incorporated 1831. Charter perpetual.

President—ALBERT G. FOLSOM.*Trustees*—Daniel A. Tilton, James S. Hoit, Ellery A. Hibbard, Ebenezer Stevens, Almon C. Leavitt, Frank W. Reeves, Samuel B. Smith, Noah L. True.*Treasurer*—WOODBURY L. MELCHER. Treasurer's Bond, \$60,000, copy of which is on file in office of secretary of state. Date of Bond, July 1, 1873. Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$1,200.

Officers have taken their official oaths.

Examination completed Dec. 7, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$679,272.98
Surplus.....	18,452.59
Guaranty fund.....	12,158.78
	<u>\$709,884.35</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$340,880.00	\$340,880.00	\$340,880.00
Loans on personal security.....	70,891.96	70,891.96	70,891.96
Loans on collateral security.....	56,800.00	56,800.00	56,800.00
U. S. bonds.....	46,000.00	40,000.00	40,000.00
State bonds.....	720.00	600.00	600.00
County, city, town, and district bonds...	100,475.00	93,750.00	93,600.00
Railroad bonds.....	57,300.00	54,200.00	54,200.00
Railroad stock.....	5,000.00	5,200.00	5,200.00
Bank stock.....	30,000.00	24,800.00	24,800.00
Miscellaneous investments.....	1,000.00	1,000.00	1,000.00
Cash on deposit with Boston Nat. Bank...	4,714.91	4,714.91	4,714.91
Real estate acquired or held by foreclosure	14,442.17	14,442.17	14,442.17
Cash on hand.....	2,755.31	2,755.31	2,755.31
	<u>\$730,979.35</u>	<u>\$710,034.35</u>	<u>\$709,884.35</u>

Dividends January 19, 1881, 2 per cent.—July 20, 1881, 2½ per cent.

An extra dividend was declared January, 1870, July, 1872, and July, 1874, about 2 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,517.36.

Amount of state tax paid last year, \$5,949.98.

Amount of national tax paid for the last twelve months, nothing.

Amount of other taxes, \$325.61.

Indebtedness of trustees as principal, \$3,450; as surety, \$3,000.

Loans and investments are made by Committee of Investment, who meet at call of the treasurer.

An examination of the books and securities of the institution is made by three members of the corporation yearly.

Reports are published as required by law.

This bank receives 3 per cent. on its deposits in other banks.

Numbers of depositors, 2,032. Increase since last examination by bank commissioners, 179.

Amount of bank's assets in Boston for safe-keeping, \$188,800.

Number having deposits of over \$2,000, 29.

Number of single loans of \$1,000 or less to separate parties in the state, 63.

Total amount of loans out of the state, Western loan, \$128,000.

Largest amount loaned to any individual, corporation, or company, \$58,000.

None of its debts are believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$600.

Number and amount of notes with interest unpaid for over six months, none.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds.....	\$41,600.00	\$35,000.00	\$35,000.00
“	5,000.00	5,000.00	5,000.00
	46,000.00	\$40,000.00	\$40,000.00
State of New Hampshire.....	\$720.00	\$600.00	\$600.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Cincinnati, O., 8s.....	\$3,600.00	\$3,000.00	\$3,000.00
East Saginaw, Mich., 8s.....	6,000.00	5,000.00	5,000.00
Kansas City, Mo., 8s.....	6,000.00	5,000.00	5,000.00
Ottumwa water-works, Iowa, 8s.....	3,360.00	3,000.00	3,000.00
Portsmouth, O., 7s.....	2,200.00	2,000.00	2,000.00
Cleveland, O., 5s.....	6,000.00	6,000.00	6,000.00
Dayton, O., 6s.....	6,200.00	6,000.00	6,000.00
Pueblo, Col., 7s.....	3,200.00	3,000.00	3,000.00
Arkansas City, Kan., 8s.....	5,125.00	5,000.00	5,000.00
Town of Lake, Ill., 10s.....	5,000.00	5,000.00	5,000.00
County of Dawson, Neb.....	3,000.00	2,000.00	2,850.00
“ Lancaster, Neb., 10s.....	5,500.00	5,000.00	5,000.00
“ Osage, Kan.....	5,250.00	5,000.00	5,000.00
“ Miami, Kan.....	3,300.00	3,000.00	3,000.00
“ Bent, Col.....	8,800.00	8,000.00	8,000.00
Province of Quebec.....	5,250.00	5,000.00	5,000.00
Kittson City, Mo., school bond, 8s.....	1,750.00	1,550.00	1,550.00
Crookston, Minn., school bonds.....	3,300.00	3,000.00	3,000.00
Appleton, “ “.....	3,300.00	3,000.00	3,000.00
North-Western Gas-Light & Coke Co., Ill.....	5,000.00	5,000.00	5,000.00
Omaha city water-works, Neb.....	6,000.00	6,000.00	6,000.00
Wilson county, Kan., school bond.....	400.00	400.00	400.00
Cherokee county, Kan., “.....	1,000.00	1,000.00	1,000.00
Nevada, Kan.....	750.00	750.00	750.00
“ “.....	650.00	650.00	650.00
Sedgewick, Kan.....	400.00	400.00	400.00
	\$100,475.00	\$93,750.00	\$93,600.00
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$1,600.00	\$1,400.00	\$1,400.00
“ “ “ 7s.....	24,000.00	20,000.00	20,000.00
Burlington, Cedar Rapids & Northern, 5s.....	800.00	800.00	800.00
Vermont Central, 7s.....	2,500.00	5,000.00	5,000.00
Framingham & Lowell, 7s.....	5,000.00	5,000.00	5,000.00
Boston, Clinton, & Fitchburg.....	1,000.00	1,000.00	1,000.00
Chicago, Burlington & Quincy.....	6,000.00	5,000.00	5,000.00
Terre Haute & South-Eastern.....	5,000.00	5,000.00	5,000.00
Eastern.....	3,000.00	3,000.00	3,000.00
Des Moines, Osceola & Southern.....	8,400.00	8,000.00	8,000.00
	\$57,300.00	\$54,200.00	\$54,200.00
STOCKS.			
BANK.			
16 shares National State Capital.....	\$2,400.00	\$1,500.00	\$1,500.00
57 “ Citizens' National.....	6,000.00	5,700.00	5,700.00
90 “ Laconia “.....	12,600.00	9,000.00	9,000.00
20 “ Merchants' “.....	2,000.00	2,000.00	2,000.00
15 “ Commerce.....	1,700.00	1,500.00	1,500.00
10 “ Shawmut.....	1,200.00	1,000.00	1,000.00
6 “ Boston.....	600.00	600.00	600.00

SCHEDULE OF THE BONDS AND STOCKS OF THE LACONIA SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
20 shares Clarke county.....	\$2,000.00	\$2,000.00	\$2,000.00
15 " Marshall.....	1,500.00	1,500.00	1,500.00
	\$30,000.00	\$24,800.00	\$24,800.00
RAILROAD.			
Eastern R. R. in N. H.....	\$4,800.00	\$5,000.00	\$5,000.00
Burlington, Cedar Rapids & Northern....	200.00	200.00	200.00
	\$5,000.00	\$5,200.00	\$5,200.00
American Mortgage and Investment Co., Iowa.....	\$1,000.00	\$1,000.00	\$1,000.00

LAKE VILLAGE SAVINGS BANK.—LAKE VILLAGE.

Incorporated in 1864. Charter expires in 1884.

President—OLIVER GOSS.*Vice-President*—MOSES SARGENT.*Trustees*—Oliver Goss, Moses R. Elkins, Samuel C. Clark, Stephen B. Cole, John J. Morrill, George Sleeper, Thomas Ham, Moses Sargent, John J. Sanborn, John S. Cram, Joseph L. Odell, Moses Sargent, Jr.*Treasurer*—THOMAS HAM. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, April 1, 1876. Sureties of bond able to respond. Bond deposited in safe of Cole Manufacturing Co. for safe-keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Examination completed Dec. 5, 1881, by

R. C. CARTER.

STATEMENT.

Due depositors.....	\$142,544.78
Surplus.....	3,549.19
Guaranty fund.....	4,123.00
October dividend.....	5,531.92
	<hr/> \$155,748.89

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$75,370.42	\$75,370.42	\$75,370.42
Loans on personal security.....	15,582.00	15,582.00	15,582.00
Loans on collateral security.....	6,762.03	6,762.03	6,762.03
State bonds.....	120.00	100.00	100.00
County, city, town, and district bonds....	39,862.00	35,100.00	34,024.78
Railroad bonds.....	4,480.00	3,800.00	3,765.00
Bank stock.....	8,885.00	8,200.00	8,630.00
Real est. acquired or held by foreclosure..	5,199.00	5,199.00	5,199.00
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	5,915.66	5,915.66	5,915.66
	<hr/> \$162,576.11	<hr/> \$156,429.11	<hr/> \$155,748.89

Dividend, October 1, 1881, of 4 per cent.

Extra dividends, October 1, 1874, and October 1, 1877,—1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$756.91.

Amount of state tax paid last year, \$1,220.76.

Amount of national tax paid for the last 12 months, \$1.51.

No other taxes paid.

Indebtedness of the trustees as principal, \$800; as surety, \$3,800.

Loans and investments are made by finance committee, who meet as occasion requires.

An examination of the books and securities of the institution is made by Oliver Goss,

Stephen B. Cole, and Frank W. Rollins once each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 626; increase since our last examination, 118.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 120.

Total amount of loans out of the state (Western), \$40,650.

Largest amount loaned to any individual, corporation, or company, \$4,500.

Amount of debts believed by the trustees to be bad, \$200.

No debts which the trustees believe to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE LAKE VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
New Hampshire, 6s.....	\$120.00	\$100.00	\$109.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Manchester, N. H., 6s.....	\$112.00	\$100.00	\$100.00
Kansas City, Mo., floating debt, 8s.....	2,250.00	2,000.00	1,880.00
“ “ renewal bond, 8s.....	2,250.00	2,000.00	2,072.44
“ “ board of education, 10s	3,450.00	3,000.00	3,000.00
City of So. Bend, Ind., funding bond, 8s..	5,750.00	5,000.00	5,000.00
City of Muskegon, Mich., water-works, 8s	6,900.00	6,000.00	5,947.50
Pueblo Co., Col., school-dist. No. 1, 10s...	3,450.00	3,000.00	2,860.01
Muscataine, Ia., redemption & renewal, 6s..	5,750.00	5,000.00	4,245.00
Township of Wade, Ill., funding debt, 8s..	3,450.00	3,000.00	3,085.83
City of Quincy, Ill., funding debt, 6s & 8s	4,500.00	4,000.00	3,834.00
City of Litchfield, Ill., water bond, 10s....	2,000.00	2,000.00	2,000.00
	\$39,862.00	\$35,100.00	\$34,024.78
RAILROAD.			
Boston, Concord & Montreal, 6s and 7s....	\$4,480.00	\$3,800.00	\$3,765.00
STOCKS.			
BANK.			
55 shares Laconia National Bank.....	\$6,050.00	\$5,500.00	\$5,750.00
27 shares Lake National Bank.....	2,835.00	2,700.00	2,880.00
	\$8,885.00	\$8,200.00	\$8,630.00

LEBANON SAVINGS BANK.—LEBANON.

Incorporated 1869. Charter expires in 1889.

President—WILLIAM S. ELA.*Vice-Presidents*—SOLON A. PECK, SAMUEL WOOD, 2d.*Trustees*—William S. Ela, Daniel B. Emerson, Bradley True, Charles M. Hildreth, Charles A. Dole, George Blodget, Solon A. Peck, Nathan B. Stearns, Richard W. Cragin, Lewis C. Pattee, Samuel Wood, 2d, William Duncan, David W. Marston, Martin V. Purmort, and Edward A. Kendrick.*Treasurer*—EDWARD A. KENDRICK. Treasurer's bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, June 2, 1881. Sureties of bond are able to respond. Bond deposited with president. Annual compensation of treasurer, \$1,500.*Clerk*—MARY E. HALL. Clerk is paid by treasurer.

Officers have not taken their official oath.

Examination Feb. 21, 22, and 23, 1882, by J. D. LYMAN and President W. S. ELA.

STATEMENT.

Due depositors.....	\$530,859.51
Surplus.....	11,324.02
Guaranty fund.....	6,767.07
	<hr/> \$548,950.60

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$261,587.47	\$261,587.47	\$261,587.47
Loans on personal security.....	3,000.00	3,000.00	3,000.00
Loans on collateral security.....	31,573.45	31,573.45	31,573.45
County, city, town, and district bonds...	56,209.00	49,700.00	49,219.00
Railroad bonds.....	44,507.50	42,000.00	43,103.75
Bank stock.....	32,832.00	30,000.00	32,832.00
Deposit in Shawmut National Bank.....	55,776.97	55,776.97	55,776.97
Deposit in National Bank of Lebanon.....	5,038.11	5,038.11	5,038.11
Real estate acquired or held by foreclos- ure.....	61,754.01	61,754.01	61,754.01
Bank fixtures.....	1,791.09	1,791.09	1,791.09
Cash on hand.....	3,274.75	3,274.75	3,274.75
	<hr/> \$557,344.35	<hr/> \$545,495.85	<hr/> \$548,950.60

Dividends for the last five years were $2\frac{1}{2}$ per cent. each six months, including July 1, 1878; one dividend of 2 per cent. in 1879, payable January 1 of that year. Since then 2 per cent. each six months.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,921.84.

Amount of state tax paid last year, \$4,683.24.

Amount of national tax paid for the last 12 months, \$44.73.

No other taxes.

Indebtedness of trustees as principal, \$1,600; as surety, \$3,000.

Loans and investments are made by W. S. Ela, S. A. Peck, C. A. Dole, C. M. Hildreth, and E. A. Kendrick, who meet as business requires.

Two examinations of the books and securities were made last year by D. P. Emerson, Wm. Duncan, and David W. Marston.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

No losses charged off since last examination; for last five years, \$17,673.21.

Average amount of deposits in other banks for last twelve months, \$35,181.11.

Number of depositors, 1,694; increase since last examination by bank commissioners, 124.

Number having deposits of over \$2,000, four.

Number of single loans of \$1,000 or less to separate parties in the state, 44.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts believed by the trustees to be bad, or doubtful, or overdue.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE LEBANON SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Manchester, N. H., 6s.....	} \$34,950.00	\$21,000.00	} \$29,597.50
“ “ “ “ “.....		6,000.00	
“ “ “ “ “.....		3,000.00	
City of Portsmouth, N. H., 6s.....	1,100.00	1,000.00	1,010.00
City of Jersey City, N. J., 7s.....	3,000.00	3,000.00	3,000.00
Town of Newport, N. H., 6s.....	13,200.00	12,000.00	12,000.00
“ Lebanon, “ “.....	} 2,140.00	500.00	} 2,000.00
“ “ “ “ “.....		1,200.00	
“ “ “ “ “.....		300.00	
Union school dist., Lebanon, N. H., 6s....	} 1,819.00	500.00	} 1,611.50
“ “ “ “ “.....		600.00	
“ “ “ “ “.....		600.00	
	\$56,209.00	\$49,700. 0	\$49,219.00
RAILROAD.			
Eastern, Mass., 4½s.....	\$21,400.00	\$20,000.00	\$20,346.25
Midland, N. J., 6s.....	} 10,000.00	9,000.00	} 9,650.00
“ “ “ “ “.....		1,000.00	
Central Iowa, Ia., 7s.....	5,700.00	5,000.00	5,700.00
Cowley, Sumner & Fort Smith, Kan., 7s..	1,172.50	1,000.00	1,172.50
Kansas City, Emporia & Southern, Kan., 7s.....	1,172.50	1,000.00	1,172.50
N. Y., Susquehanna & Western, N. J. and Penn., 6s.....	5,062.50	5,000.00	5,062.50
	\$44,507.50	\$42,000.00	\$43,103.75
STOCKS.			
BANK.			
280 shares National, Lebanon, N. H.....	\$30,832.00	\$28,000.00	\$30,832.00
20 shares Merchants' Nat'l, Des Moines, Ia.....	2,000.00	2,000.00	2,000.00
	\$32,832.00	\$30,000.00	\$32,832.00

LITTLETON SAVINGS BANK.—LITTLETON.

Incorporated 1868. Charter expires in 1888.

President—GEORGE A. BINGHAM.*Vice-President*—HENRY L. TILTON.*Trustees*—George A. Bingham, John Farr, E. B. Parker, N. C. Farr, George B. Redington, Henry L. Tilton, O. C. Hatch, H. H. Southworth, A. A. Woolson, O. G. Hale.*Treasurer*—OSCAR G. HATCH. Treasurer's Bond, \$45,000, copy of which is on file in office of secretary of state. Date of bond, November 22, 1875. Sureties of bond able to respond. Bond deposited with John Farr for safe-keeping.*Clerks*—J. E. HARRIS, R. W. POOR, H. W. DENIO.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerks, paid by treasurer.

Officers have taken their official oath.

Examination completed December 23, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$480,214.68
Surplus.....	5,996.24
Guaranty fund.....	6,100.00
	<hr/> \$492,310.92

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$122,965.26	\$122,965.26	\$122,965.26
Loans on personal security.....	198,209.49	198,209.49	198,209.49
Loans on collateral security.....	38,085.81	38,085.81	38,085.81
County, city, town, and district bonds....	24,400.00	22,500.00	21,825.00
Railroad bonds.....	22,800.00	23,000.00	24,247.50
Bank stock.....	36,390.00	30,000.00	30,000.00
Miscellaneous investments.....	10,000.00	10,000.00	10,000.00
Cash on deposit in Commonwealth National Bank.....	33,826.75	33,826.75	33,826.75
Cash on hand (deposited in Littleton National Bank).....	13,151.11	13,151.11	13,151.11
	<hr/> \$499,828.42	<hr/> \$491,738.42	<hr/> \$492,310.92

Dividends July 1, 1881, 2 per cent. Extra dividend January 1, 1874, 1½ per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,529.53.

No national tax paid for the last 12 months.

Amount of state tax paid last year, \$3,897.25.

No other taxes paid.

Indebtedness of trustees as principal, \$26,904.73; as surety, 35,791.07.

Loans and investments are made by G. A. Bingham, H. L. Tilton, and O. C. Hatch, who meet every Monday.

An examination of the books and securities of the institution is made by George Farr, C. F. Eastman, and W. H. Bellows twice each year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors, 1,758. Increase since last examination by bank commissioners, 354.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 76.

Total amount of loans out of the state, Western loans, about \$85,000.

Largest amount loaned to any individual, corporation, or company, \$22,500.

None of its debts are believed by the trustees to be bad or doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE LITTLETON SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Toledo, Delphos & Burlington, 6s.....	\$9,800.00	\$10,000.00	\$9,800.00
New York & New England, 6s.....	10,000.00	10,000.00	11,237.50
Old Colony Steamboat Co., 6s.....	3,000.00	3,000.00	3,210.00
	\$22,800.00	\$23,000.00	\$24,247.50
MISCELLANEOUS.			
Opera Block Co., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Mt. Washington Hotel Co., 8s.....	5,000.00	5,000.00	5,000.00
	\$10,000.00	\$10,000.00	\$10,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Cleveland, O., 5s.....	\$3,300.00	\$3,000.00	\$3,000.00
East Saginaw, Mich., 7s.....	2,250.00	2,000.00	2,000.00
Town of Lake, Ill., 10s.....	3,000.00	3,000.00	3,000.00
Piqua City, O., 6s.....	3,300.00	3,000.00	3,000.00
Lincoln, Neb., 10s.....	1,100.00	1,000.00	1,000.00
Dubuque, Iowa, 6s.....	2,200.00	2,000.00	1,800.00
Kansas City, Mo., 8s.....	2,200.00	2,000.00	2,000.00
Indianapolis, Ind., 6s.....	2,200.00	2,000.00	2,000.00
Muscatine, Iowa, 6s.....	2,200.00	2,000.00	1,600.00
Pueblo school-district, Col., 10s.....	1,650.00	1,500.00	1,425.00
Town of Rand, Ill., 10s.....	1,100.00	1,000.00	1,000.00
	\$24,400.00	\$22,500.00	\$21,825.00
STOCKS.			
BANK.			
35 shares Citizens' National, Tilton.....	\$3,500.00	\$3,500.00	\$3,500.00
14 " Mechanics and Traders, Ports- mouth.....	1,610.00	1,400.00	1,400.00
15 " Laconia National Bank.....	1,680.00	1,500.00	1,500.00
50 " Lake National, Wolfeborough..	5,350.00	5,000.00	5,000.00
30 " 2d National, Nashua.....	3,100.00	3,000.00	3,000.00
131 " Littleton National.....	18,650.00	13,100.00	13,100.00
25 " Des Moines (Iowa) National....	2,500.00	2,500.00	2,500.00
	\$36,390.00	\$30,000.00	\$30,000.00

LOAN AND TRUST SAVINGS BANK.—CONCORD.

Incorporated in 1872. Charter perpetual.

President—JONATHAN E. SARGENT.*Vice-President*—CALVIN HOWE.

Trustees—J. E. Sargent, J. S. Norris, Calvin Howe, L. Downing, Jr., L. D. Stevens, W. H. Allison, J. F. Jones, J. P. Pitman, Walter Harriman, Silas Curtis, T. Mosely, H. A. Dodge, H. J. Crippen, George E. Todd, J. H. Barron, J. H. Albin, George A. Fernald.

Treasurer—GEORGE A. FERNALD. Bonds, \$70,000, copies of which are on file in office of secretary of state. Date of bonds, April 29, 1878, and Jan. 1, 1881. Sureties of bonds are able to respond. Bonds deposited with the president for safe-keeping.

Clerk—FRED N. LADD.

Annual compensation of treasurer, \$2,000.00.

Annual compensation of clerk, not fixed for 1882.

Examination closed Dec. 24, 1881, by J. D. Lyman, assisted by Judge J. E. Sargent, Calvin Howe, and J. S. Norris.

STATEMENT.

Due depositors.....	\$1,180,134.16
Surplus.....	30,334.55
Guaranty fund.....	20,000.00
	<hr/> \$1,230,468.71

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$404,533.05	\$404,533.05	\$404,533.05
Loans on personal security.....	305,585.53	305,585.53	305,585.53
Loans on collateral security.....	120,854.85	120,854.85	120,854.85
U. S. bonds	17,300.00	15,000.00	15,525.51
County, city, town, and district bonds....	200,422.20	193,000.00	193,006.61
Railroad bonds.....	82,437.50	74,000.00	77,612.50
Railroad stock.....	10,500.00	10,000.00	10,000.00
Bank stock	48,820.00	38,300.00	44,404.00
Miscellaneous investments, debentures or real estate loans	10,000.00	10,000.00	10,000.00
Real est. acquired or held by foreclosure..	20,000.00	18,181.39	18,181.39
Deposit in Nat'l State Capital Bank.....	7,693.21	7,693.21	7,693.21
Cash on hand.....	3,117.53	3,117.53	3,117.53
Deposit in Blackstone Nat'l Bank.....	19,954.53	19,954.53	19,954.53
	<hr/> \$1,251,218.40	<hr/> \$1,220,220.09	<hr/> \$1,230,468.71

Dividends, July 1, 1877, 5 per cent., and 1 per cent. extra for two years. July 1, 1878, 5 per cent.; July 1, 1879, 5 per cent.; July 1, 1880, 4 per cent.; July 1, 1881, 4 per cent.; and $\frac{2}{3}$ per cent. extra per annum for last two years.

Total expense of institution for the year ending December 31, 1881, exclusive of taxes, \$3,883.39.

Amount of state tax paid last year, \$9,698.22.

Amount of national tax paid for the year ending 1881, \$2.88.

Amount of other taxes, \$266.20.

Indebtedness of trustees as principal, \$10,000; as surety, \$3,329.

Loans and investments are made by J. E. Sargent, Calvin Howe, L. Downing, Jr., J. S. Norris, and W. H. Allison, who meet once or twice a week.

An examination of the books and securities of the institution is made by a committee of the trustees as often as law requires.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in Boston bank, but none in National State Capital Bank.

Number of depositors at last commissioner's examination, 2,449; increase since, 455.

Number having deposits of over \$2,000, 39.

Number of single loans of \$1,000 or less to separate parties in the state, 84.

Total amount of loans in the state, \$299,177.85.

Total amount of loans out of the state, \$531,795.88.

Total amount of investments in stocks and bonds in the state, \$42,884.

Total amount of investments in stocks and bonds out of the state, \$282,139.11.

Largest amount loaned to any individual, corporation, or company, \$50,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No overdue paper in the bank.

The funds of the institution are invested agreeably to the Pamphlet Laws of 1881.

Premium on stocks and bonds, \$30,998.31.

Books of record are well kept.

General character of loans considered good.

Amount of losses charged off for last five years, \$3,542.48.

The trustees are not sworn.

The average of deposits in State Capital National Bank for last 12 months is \$6,500.

This bank pays \$1,000 rent, but pays nothing for collection of its notes, &c., by the National State Capital Bank, in whose building it is.

SCHEDULE OF THE BONDS AND STOCKS OF THE LOAN AND TRUST
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. coupon bonds, 4½s.....	\$11,425.00	\$10,000.00	\$10,250.00
U. S. reg. bonds, 4s.....	5,875.00	5,000.00	5,275.51
	\$17,300.00	\$15,000.00	\$15,525.51
COUNTY, CITY, TOWN, AND DISTRICT.			
Aurora city, Ind., 6s	\$8,975.20	\$8,800.00	\$8,975.20
Bedford city, Ind., 6s	5,150.00	5,000.00	4,850.00
Bellevue city, Ohio, 8s	5,450.00	5,000.00	5,000.00
Barton Co., Kan., 10s	2,200.00	2,000.00	1,880.00
Brownsville School-District, Neb., 7s....	6,360.00	6,000.00	6,360.00
Centreville town, Ind., 6s	2,575.00	2,500.00	2,462.50
Cleveland city, Ohio, 6s.....	5,500.00	5,000.00	5,212.50
Columbus city, Ohio, 6s.....	5,500.00	5,000.00	5,200.00
Champaign county, Ill., 8s	5,250.00	5,000.00	5,150.00
Colorado Springs city, Col., 7s.....	7,700.00	7,000.00	7,189.41
Dubuque city, Iowa, 6s.....	5,200.00	5,000.00	4,450.00
" " " " " "	2,600.00	2,500.00	2,175.00
Des Moines city, Iowa, 7s.....	3,120.00	3,000.00	3,120.00
East St Louis city, Ill., 10s.....	3,500.00	5,000.00	5,125.00
Greeley Tp., Kan., 10s	2,100.00	2,000.00	2,100.00
Grand Rapids city, Mich., 8s.....	5,900.00	5,000.00	4,975.00
Greencastle city, Ind., 8s.....	2,035.00	2,000.00	2,035.00
Jeffersonville city, Ind., 8s.....	6,130.00	6,000.00	6,130.00
Jackson Co., Kan., 7s	3,000.00	3,000.00	2,100.00
Kankakee city, Ill., 8s	6,300.00	6,000.00	6,180.00
Lake town, Ill., 7s.....	5,600.00	5,000.00	5,000.00
Leavenworth Co., Kan., 10s.....	4,000.00	5,000.00	4,875.00
Lyon Co., Kan., 7s.....	5,200.00	5,000.00	5,200.00
Maple Grove School Dist., Iowa, 6½s....	2,040.00	2,000.00	2,000.00
Marion Co., Ind., 6s.....	5,200.00	5,000.00	4,950.00
Montpelier city, Ind., 8s	2,727.00	2,700.00	2,727.00
Muncie city, Ind., 6s.....	9,360.00	9,000.00	9,050.00
Mitchell city, Ind., 7s.....	6,180.00	6,000.00	6,960.00
Niles city Water-Works, Mich., 7s	5,150.00	5,000.00	5,112.50
Ottumwa city " " Iowa, 8s.....	5,300.00	5,000.00	5,237.50
Paulding Co., Ohio, 7s	5,100.00	5,000.00	5,100.00
Peoria Co., Ill., 7s	4,200.00	4,000.00	4,040.00
Rock Island, Ill., 6s	5,200.00	5,000.00	4,700.00
Richland School, Ind., 8s.....	4,040.00	4,000.00	4,040.00
Raymond Tp., Ind., 10s.....	5,300.00	5,000.00	5,300.00
St. Paul city, Minn., 6s.....	5,600.00	5,000.00	4,837.50
" " " " " " 7s.....	5,400.00	5,000.00	4,387.50
Sterling city, Ill., 7s	5,200.00	5,000.00	4,900.00
Toledo, Ohio, 8s.....	3,090.00	3,000.00	3,000.00
Tiffin Water-Works, Ohio, 7s.....	5,150.00	5,000.00	5,112.50
Vergennes, Vt., 6s.....	3,060.00	3,000.00	3,045.00
Worcester city, Ohio, 8s.....	3,780.00	3,500.00	3,612.50
	\$200,422.20	\$193,000.00	\$193,006.61
Iowa Loan and Trust Co. debentures, 6s..	\$10,000.00	\$10,000.00	\$10,000.00
RAILROAD.			
Boston, Concord & Montreal, 7s.....	\$17,400.00	\$15,000.00	\$15,000.00
New York & New England, 7s.....	22,325.00	19,000.00	20,900.00
Utah Central, 6s.....	26,250.00	25,000.00	25,250.00
Minneapolis & St. Louis, 7s.....	16,462.50	15,000.00	16,462.50
	\$82,437.50	\$74,000.00	\$77,612.50

SCHEDULE OF THE BONDS AND STOCKS OF THE LOAN AND TRUST
SAVINGS BANK—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on books.
BANK			
150 shares Nat'l State Cap. B'k, Concord..	\$24,000.00	\$15,000.00	\$20,175.00
10 shares First National Bank, Nashua...	1,020.00	1,000.00	1,020.00
50 shares Second " " " " " " " " " " " "	5,000.00	5,000.00	4,800.00
23 shares Lake Nat'l B'k, Wolfeborough.	2,300.00	2,300.00	1,909.00
100 shares Indiana Nat'l B'k, Indianapo- lis, Ind.....	11,000.00	10,000.00	11,000.00
50 shares Merchants' Nat'l Bank, Kan- sas City, Mo.....	5,500.00	5,000.00	5,500.00
	<u>\$48,820.00</u>	<u>\$38,300.00</u>	<u>\$44,404.00</u>
RAILROAD.			
100 shares Middlesex Central R. R. Co....	\$10,500.00	\$10,000.00	\$10,000.00

MANCHESTER SAVINGS BANK.—MANCHESTER.

Incorporated in 1846. Charter perpetual.

President—DANIEL CLARK.*Trustees*—David A. Buntin, Phineas Adams, Benj. F. Martin, Charles E. Balch, Charles Wells, Charles F. Warren, Clinton W. Stanley, and Nathan Parker.*Treasurer*—NATHAN PARKER. Treasurer's bond, \$175,000, copy of which is on file in office of secretary of state. Date of bond, January 12, 1874. Sureties of bond able to respond. Bond deposited with Manchester National Bank for safe-keeping. Annual compensation of treasurer, \$3,500.*Clerks*—WALTER N. PARKER, FRED H. MARTIN. Annual compensation of clerks, \$2,500.

Officers have taken their official oath.

Examination completed February 7, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$3,834,326.82
Surplus.....	139,941.43
Guaranty fund.....	105,000.00
	<u>\$4,079,268.25</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$578,360.00	\$578,360 00	\$578 360 00
Loans on personal security.....	1,151,776.84	1,151,776.84	1,151,776.84
Loans on collateral security.....	1,136,865.00	1,136,865.00	1,136,865.00
U. S. bonds.....	129,500.00	115,000.00	115,000.00
State bonds.....	30,900.00	25,000.00	24,000.00
County, city, town, and district bonds....	281,920.00	252,000.00	247,140.00
Railroad bonds.....	717,340.00	658,500.00	650,372.17
Railroad stock.....	64,725.00	48,100.00	48,100.00
Bank stock.....	81,445.00	67,980.00	66,618.25
Manufacturing stock.....	7,500.00	5,000.00	5,000.00
Miscellaneous investments.....	26,250.00	25,000.00	25,000.00
Cash on deposit with Manchester National Bank.....	31,035.99	31 035.99	31,035.99
	<u>\$4,237,617.83</u>	<u>\$4,094,617.83</u>	<u>\$4,079,268.25</u>

Dividend July 1, 1881, 4½ per cent. Extra dividend July, 1866, 1871, 1873, or about 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$6,568.06.

Amount of state tax paid last year, \$35,176.71.

No other taxes.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Loans and investments are made by C. E. Balch, together with the investing committee, who meet once per week.

An examination of the books and securities of the institution is made by Daniel Clark and Charles E. Balch four times each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 8,608; increase since last examination by bank commissioners, 675.

Number having deposits of over \$2,000, 160.

Number of single loans of \$1,000 or less to separate parties in the state, 46.

Total amount of loans out of the state (Western loan), \$250,000.

Largest amount loaned to any individual, corporation, or company, \$180,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Number and amount of notes with interest unpaid for over six months, \$13,650.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MANCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 3½s.....	\$25,000.00	\$25,000.00	\$25,000.00
“ “ 4s.....	44,560.00	40,000.00	40,000.00
“ “ 4½s.....	59,000.00	50,000.00	50,000.00
	\$129,500.00	\$115,000.00	\$115,000.00
STATE.			
New Hampshire, 6s.....	\$30,900.00	\$25,000.00	\$24,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Hillsborough county, N. H.,.....	\$3,060.00	\$3,000.00	\$3,000.00
City of Cleveland, O.....	10,000.00	10,000.00	10,000.00
City of St. Paul, Minn.....	22,000.00	20,000.00	20,000.00
City of Manchester, N. H.....	29,010.00	27,000.00	27,000.00
City of Chicago, Ill.....	58,000.00	50,000.00	48,500.00
City of St. Louis, Mo.....	23,100.00	22,000.00	18,640.00
City of Toledo, O.....	27,500.00	25,000.00	25,000.00
City of Indianapolis, Ind.....	16,500.00	15,000.00	15,000.00
City of Terre Haute, Ind.....	20,400.00	20,000.00	20,000.00
City of Cincinnati, O.....	18,000.00	15,000.00	15,000.00
“ “ “.....	10,600.00	10,000.00	10,000.00
“ “ “.....	43,750.00	35,000.00	35,000.00
	\$281,920.00	\$252,000.00	\$247,140.00
MISCELLANEOUS INVESTMENTS.			
Old Colony Steamboat Co., 6s.....	\$26,250.00	\$25,000.00	\$25,000.00
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$108,000.00	\$100,000.00	\$100,000.00
“ “ “ “ 6s.....	27,000.00	25,000.00	24,287.50
“ “ “ “ 7s.....	28,750.00	25,000.00	25,000.00
Michigan Central, 8s.....	116,850.00	100,000.00	100,000.00
Chicago, Burlington & Quincy, 7s.....	25,000.00	20,000.00	19,000.00
Old Colony, 6s.....	34,500.00	30,000.00	30,000.00
Boston & Lowell, 6s.....	33,000.00	30,000.00	30,000.00
Chicago & Western Michigan, 5s.....	19,000.00	20,000.00	19,234.67
Burlington & Missouri River, 4s.....	4,350.00	5,000.00	4,350.00
Morris & Essex, 7s.....	22,400.00	20,000.00	20,000.00
Chicago, Milwaukee & St. Paul, 6s.....	25,500.00	25,000.00	25,000.00
Concord & Claremont, 7s.....	103,500.00	90,000.00	90,000.00
Highland Street Railway Co., 6s.....	11,500.00	10,000.00	10,000.00
Rutland, 5s.....	14,400.00	18,000.00	15,000.00
Northern 6s.....	50,000.00	50,000.00	50,000.00
Eastern, 4½s.....	16,740.00	15,500.00	15,500.00
Ogdensburg & Lake Champlain, 8s.....	30,600.00	30,000.00	30,000.00
Metropolitan Horse, 7s.....	26,250.00	25,000.00	25,000.00
Portland & Kennebec, 6s.....	20,000.00	20,000.00	18,000.00
	\$717,340.00	\$658,500.00	\$650,372.17
STOCKS.			
BANKS.			
National Bank of Commerce, 125.....	\$10,000.00	\$8,000.00	\$8,000.00
Traders' National, 97½.....	4,975.00	5,000.00	5,000.00
Columbian National, 139½.....	2,070.00	1,500.00	1,500.00
Merchants' National, 145.....	10,875.00	7,500.00	7,500.00
Boston National, 125.....	6,625.00	5,300.00	5,300.00
Harvard National, 123.....	6,765.00	5,500.00	5,500.00

SCHEDULE OF THE STOCKS OF THE MANCHESTER SAVINGS BANK,
Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
National Bank of North America, 113.	\$9,040.00	\$8,000.00	\$8,000 00
Metropolitan National, 120.	2,400.00	2,000.00	2,000.00
Tremont National, 119.	7,140.00	6,000.00	6,000.00
Indian Head National (\$0 par), 100.	1,600.00	1,280.00	1,280.00
Souhegan National, 100.	2,600.00	2,600.00	2,600.00
Amoskeag National, 125.	4,375 00	3,500.00	3,500.00
Merchants' National, 110.	12,980.00	11,800.00	10,438.25
	81,445.00	\$67,980.00	\$66,618.25
MANUFACTURING.			
Manchester Mills, 180.	\$7,500.00	\$5,000.00	\$5,000.00
RAILROAD.			
Boston & Maine, 145.	\$15,225.00	\$10,500 00	\$10,500.00
Concord & Portsmouth, 130.	18,200 00	14,000.00	14,000.00
Manchester & Lawrence, 160.	19,200.00	12,000.00	12,000.00
Suncook Valley, 105.	10,500.00	10,000.00	10,000.00
Pemigewasset (1st instal. 10 per ct.)	1,600.00	1,600.00	1,600.00
	\$64,725.00	\$48,100.00	\$48,100.00

MASON VILLAGE SAVINGS BANK.—GREENVILLE.

Incorporated 1870. Charter expires 1890.

President—SAMUEL HAINES.*Vice-Presidents*—M. C. DODGE, S. E. ADAMS, A. SCRIPTURE.*Trustees*—Franklin Merriam, C. E. Hall, Stephen H. Bacon, George F. Merriam, Edward G. Heald, Henry A. Davis.*Treasurer*—M. H. HARDY. Treasurer's Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, July 23, 1881. Sureties of bond able to respond. Bond deposited with president for safe-keeping.*Clerk*—CHARLES F. MARSHALL.

Annual compensation of treasurer, \$300. Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Examination completed March 10, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors	\$100,705.00
Surplus	1,485.33
Guaranty fund	2,923.74
	<hr/> \$105,114.17

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$17,525.00	\$17,525.00	\$17,525.00
Loans on personal security	5,063.00	5,063.00	5,063.00
Loans on collateral security	2,100.00	2,100.00	2,100.00
County, city, town, and district bonds	19,750.00	19,480.00	19,462.90
Railroad bonds	45,100.00	44,000.00	40,783.06
Bank stock	7,000.00	7,000.00	7,000.00
Manufacturing stock	1,700.00	1,000.00	1,000.00
Cash on deposit with Intern'l Trust Co. ..	11,568.28	11,568.20	11,568.28
Cash on hand	611.93	611.93	611.93
	<hr/> \$110,418.21	<hr/> \$108,348.21	<hr/> \$105,114.17

Dividend January, 1882, 5 per cent. Extra dividends for 5 years past of $\frac{3}{4}$ per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, about \$325.

Amount of state tax paid last year, \$1,049.73.

No national tax paid for the last 12 months.

Amount of other taxes, nothing.

No indebtedness of trustees as principal or surety.

Loans and investments are made by S. H. Bacon, George F. Merriam, and Thomas Hayes, who meet as occasion requires.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 403.

Increase since last examination by bank commissioners, 83.

Amount of bank's assets in Boston for safe-keeping, \$75,560.21.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 23.

Total amount of loans in the state, \$19,625.

Largest amount loaned to any individual, corporation, or company, \$5,000.

No debts believed by the trustees to be bad or doubtful.

Number and amount of notes with interest unpaid for over six months, none.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MASON VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Osage county, school-district No. 12.....	\$480.00	\$480.00	\$470.40
Quincy, Ill.	6,000.00	6,000.00	5,610.00
Dubuque.....	5,000.00	5,000.00	5,075.00
District of Columbia.....	3,150.00	3,000.00	3,142.50
Owego water bonds.....	3,000.00	3,000.00	3,045.00
Cincinnati (municipal).....	2,120.00	2,000.00	2,120.00
	\$19,750.00	\$19,480.00	\$19,462.90
RAILROAD.			
Union Pacific, land grants.....	\$12,650.00	\$11,000.00	\$8,123.68
“ sinking fund.....	10,620.00	9,000.00	8,216.88
Mass. Central.....	7,500.00	10,000.00	9,942.50
New York & New England.....	4,080.00	4,000.00	4,250.00
Northern Pacific.....	10,250.00	10,000.00	10,250.00
	\$45,100.00	\$44,000.00	\$40,783.06
STOCKS.			
BANK.			
Second National Bank, Nashua, 70 shares	\$7,000.00	\$7,000.00	\$7,000.00
MISCELLANEOUS.			
New Hampshire Fire Ins. Co., 10 shares..	\$1,700.00	\$1,000.00	\$1,000.00

MECHANICS' SAVINGS BANK—MANCHESTER.

Incorporated in 1876. Charter perpetual.

President—HENRY E. BURNHAM.*Trustees*—Henry E. Burnham, N. S. Bean, George H. Dodge, Josiah Carpenter, Frank P. Carpenter, William J. Hoyt.*Treasurer*—JOSIAH CARPENTER. Treasurer's Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 1, 1878. Sureties of bond able to respond. Bond deposited with president for safe-keeping.*Clerks*—CHARLES E. BISCO, HENRY P. RAY.

Annual compensation of treasurer, \$500.

Officers have taken their official oath.

Examination closed February 7, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$185,380.88
Surplus.....	3,401.49
Guaranty fund.....	1,345.60
	<u>\$190,127.97</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$34,190.00	\$34,190.00	\$34,190.00
Loans on personal security.....	52,633.00	52,633.00	52,633.00
Loans on collateral security.....	7,500.00	7,500.00	7,500.00
U. S. bonds.....	1,239.00	1,050.00	1,050.00
County, city, town, and district bonds.....	2,691.00	2,600.00	2,600.00
Railroad bonds.....	52,150.00	49,000.00	51,225.27
Bank stock.....	24,875.00	22,500.00	22,500.00
Manufacturing stock.....	6,688.00	5,800.00	5,912.50
Cash on deposit in Second National Bank	12,517.20	12,517.20	12,517.20
	<u>\$194,483.20</u>	<u>\$187,790.20</u>	<u>\$190,127.97</u>

Dividend October 1, 1881, 4½ per cent., amounting to \$5,851.75.

Total expense of institution for the last twelve months, exclusive of taxes, \$855.79.

Amount of state tax paid last year, \$1,438.41.

Amount of national tax paid for the last 12 months, \$3.55.

Amount of other taxes, none.

No indebtedness of trustees as principal or surety.

Loans and investments are made by treasurer with advice of trustees, who meet weekly.

An examination of the books and securities of the institution is made by committee of trustees, semi-annually.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 408. Increase since last examination by bank commissioners, 10.

Number having deposits of over \$2,000, 10.

Number of single loans of \$1,000 or less to separate parties in the state, 27.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad or doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. 4 per cents.....	\$1,239.00	\$1,050.00	\$1,050.00
CITY AND SCHOOL-DISTRICT.			
Manchester.....	\$2,691.00	\$2,600.00	\$2,600.00
RAILROAD.			
N. Y. & N. E., 6s.....	\$5,350.00	\$5,000.00	\$5,350.00
Atlantic & Pacific, 6s.....	4,900.00	5,000.00	5,187.50
Northern Pacific, 6s.....	15,000.00	15,000.00	15,212.50
Fort Scott & Gulf, 7s.....	5,000.00	4,000.00	4,339.44
Mansfield & Framingham, 6s.....	5,250.00	5,000.00	5,060.83
Cincinnati Northern, 6s.....	4,850.00	5,000.00	4,850.00
Chicago, Milwaukee & St. Paul, 7s.....	11,800.00	10,000.00	11,225.00
	\$52,150.00	\$49,000.00	\$51,225.27
STOCKS.			
BANK.			
50 shares Pittsfield National.....	\$6,500.00	\$5,000.00	\$5,000.00
175 " Manchester Second National..	18,375.00	17,500.00	17,500.00
	\$24,875.00	\$22,500.00	\$22,500.00
MANUFACTURING.			
10 shares Boston Gas-Light Co.....	\$5,600.00	\$5,000.00	\$4,952.50
8 " Lawrence Gas-Light Co.....	1,088.00	800.00	960.00
	\$6,688.00	\$5,800.00	\$5,912.50

MECHANICS SAVINGS BANK.—NASHUA.

Incorporated 1869. Charter expires 1889.

President—THOMAS P. PIERCE.*Trustees*—Thomas P. Pierce, J. W. White, C. V. Dearborn, S. G. Dearborn, E. B. Hammond, J. D. Chandler, W. S. Jackman, C. B. Richardson, Kimball Webster, D. Marshall, John C. Lund, J. H. Blake, and C. E. Whitmarsh.**Treasurer*—J. W. WHITE. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, about April 20, 1882. Sureties of bond are able to respond. Annual compensation of treasurer, now, nothing.*Clerk*—P. A. HAMMOND. Annual compensation of clerk, \$300.

Officers have taken their official oath.

Examination commenced April 8, 1882, by J. D. LYMAN, assisted part of the time by T. P. PIERCE, president, and Hammond and White, trustees.

STATEMENT.

Due depositors.....	\$135,819.96
Surplus.....	5,560.78
Guaranty Fund.....	3,000.00
	<hr/> \$144,380.74

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$100,268.89	\$100,268.89	\$100,268.89
Loans on personal security.....	7,250.25	7,250.25	7,250.25
Loans on collateral security.....	4,480.00	4,480.00	4,480.00
Harvey county, Kansas, school bond, 10 per cent.....	844.30	844.30	844.30
Rice county, Kansas, school bond, 10s....	550.00	500 00	550.00
Lake county, Col., bond, 8s.....	5,000.00	5,000.00	5,000.00
Lawrence county, Da., 10s.....	5,500.00	5,000.00	5,500.00
Railroad bonds—Texas Trunk, 3 bonds, Nos. 95, 130, 140.....	2,700.00	3,000.00	2,700.00
Bank stock—75 shares 2d National, Nashua; 42 do., Great Falls.....	12,750.00	11,700.00	12,750.00
Miscellaneous investments—city script, Augusta, Kan.....	807.98	807.98	807.98
Real estate.....	4,009.62	4,009.62	4,009.62
Cash on hand.....	219.70	219.70	219.70
	<hr/> \$144,380.74	<hr/> \$143,080.84	<hr/> \$144,380.74

Dividends since 1874 five per cent., excepting 1880, when the dividend was 4 per cent.

Total expense of institution for the last 12 months, exclusive of taxes, \$837.44.

Amount of state tax paid last year, \$970.98.

Amount of national tax paid for the last twelve months, \$38.56.

Indebtedness of trustees as principal, \$3,000; as surety, none.

Loans and investments are made by the president, E. B. Hammond, the treasurer, J. C. Lund, and C. E. Whitmarsh, who meet monthly, and as necessary.

An examination of the books and securities of the institution is made by J. D. Chandler, D. Marshall, and J. C. Lund twice a year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in Second National Bank of Nashua, which is in same room.

*Mr. White was elected treasurer just after the examination (which disclosed the fact that there was no legal treasurer) by a special meeting. Commissioner has not seen his bond, but believes it good. This bank, or rather one under the same charter, was scaled down in 1874. Those old accounts are in the hands of Gen. A. F. Stevens, and are nearly settled. The bank here reported has nothing to do with those old accounts. Mr. White, the new treasurer, says he shall give his services. The books are still to be kept by P. A. Hammond, an efficient young man. The deposits have more than doubled since last examination.

Number of depositors, 454; increase since last examination by bank commissioners, 113.

Number having deposits of over \$2,000, 11.

Number of single loans of \$1,000 or less to separate parties in the state, 55.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No bad or doubtful debts is the judgment of the trustees, and very little overdue paper.

The funds of the institution are invested agreeably to the laws of New Hampshire.

General character of loans good.

MEREDITH VILLAGE SAVINGS BANK.—MEREDITH VILLAGE.

Incorporated in 1869. Charter expires in 1889.

President—JOSEPH W. LANG.*Trustees*—George G. Hoyt, S. W. Rollins, John W. Bedee, J. W. Lang, Charles P. St. Clair, R. S. Kenison, T. H. Worall, W. H. H. Mason, and George M. Burleigh.*Treasurer*—SENECA A. LADD. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, Jan. 6, 1879. Sureties of bond able to respond. Bond deposited with trustees for safe-keeping. Annual compensation of treasurer, \$600. Annual compensation of clerks, none.

Officers have taken their official oath.

Examination completed Nov. 15, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$194,288.88
Surplus	9,911.74
Guaranty fund.....	6,039.00
	<u>\$210,239.62</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$163,595.96	\$163,595.96	\$163,595.96
Loans on personal security.....	19,601.89	19,601.89	19,607.89
Loans on collateral security.....	1,481.00	1,481.00	1,481.00
County, city, town, and district bonds,....	22,100.00	19,000.00	18,001.66
Railroad bonds.....	7,400.00	8,000.00	5,590.00
Manufacturing stock.....	1,400.00	1,400.00	1,000.00
Cash on hand.....	969.11	969.11	969.11
	<u>\$216,547.96</u>	<u>\$214,047.96</u>	<u>\$210,239.62</u>

Semi-annual dividend July 1, 1881, 2½ per cent. An extra dividend on all sums due depositors was made Jan. 1, 1873, 1875, and 1877. The last one was declared Jan. 1, 1877, 1 per cent. per annum.

Total expense of institution for the last 10 months, exclusive of taxes, \$410.77.

Amount of state tax paid last year, \$1,846.16.

No other taxes.

Indebtedness of trustees as principal, nothing; as surety, \$248.

Loans and investments are made by treasurer and finance committee, who meet as occasion requires.

An examination of the books and securities of the institution is made by committee of trustees twice a year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 767; increase since last examination by bank commissioners, 57.

Number having deposits of over \$2,000, 11.

Number of single loans of \$1,000 or less to separate parties in the state, 46.

Total amount of loans out of the state (Western), \$116,512.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

No notes with interest unpaid for over six months.

The funds of this institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MEREDITH VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Newark, N. J., 7s.....	\$2,200.00	\$2,000.00	\$2,000.00
City of Minneapolis, Minn., 7s.....	2,400.00	2,000.00	1,850.00
Dawson county, Neb., 10s.....	4,800.00	4,000.00	3,960.00
Town of Lake, Cook county, Ill., 7s.....	4,800.00	4,000.00	3,491.66
City of Grand Rapids, Mich., 8s.....	2,400.00	2,000.00	2,000.00
Kansas city, Mo., 8s.....	5,500.00	5,000.00	4,700.00
	<u>\$22,100.00</u>	<u>\$19,000.00</u>	<u>\$18,001.66</u>
RAILROAD.			
Vt. Central, 7s.....	\$ 500.00	\$1,000.00	\$ 100.00
Vt. Central and Vt. & Canada, 8s.....	1,000.00	1,000.00	300.00
Vermont Central, 7s.....	500.00	1,000.00	100.00
Philadelphia & Reading, 7s.....	1,000.00	1,000.00	1,000.00
Jackson, Lansing & Saginaw, 8s.....	2,200.00	2,000.00	2,045.00
“ “ “ “ “ “.....	2,200.00	2,000.00	2,045.00
	<u>\$7,400.00</u>	<u>\$8,000.00</u>	<u>\$5,590.00</u>
STOCKS.			
MANUFACTURING.			
Meredith Manufacturing Association.....	\$1,400.00	\$1,400.00	\$1,000.00

MERRIMACK COUNTY SAVINGS BANK.—CONCORD.

Incorporated 1867. Charter expires in 1887.

President—LYMAN D. STEVENS.*Vice-President*—WILLIAM M. CHASE.*Trust es*—Lyman D. Stevens, William M. Chase, John Kimball, John M. Hill, Woodbridge Odlin, George A. Cummings, Moses T. Willard, George W. Crockett, Daniel Holden, Isaac A. Hill, Leland A. Smith, L. H. Carroll, James L. Mason.*Treasurer*—JOHN KIMBALL. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, June 30, 1870. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.*Clerk*—FRANK P. ANDREWS.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, nothing.

Officers have taken their official oath.

Examination completed April 1, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$610,542.82
Surplus.....	30,460.45
Guaranty fund.....	11,716.83
	<hr/> \$652,720.10

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$186,460.00	\$186,460.00	\$186,460.00
Loans on personal security.....	32,450.00	32,450.00	32,450.00
Loans on collateral security.....	61,896.63	61,896.63	61,896.63
County, city, town, and district bonds	96,710.00	90,000.00	89,532.87
Railroad bonds	232,402.00	219,100.00	219,249.83
Railroad stock	40,354.00	32,700.00	29,565.00
Bank stock.....	7,250.00	5,400.00	7,060.00
Miscellaneous investments	19,260.00	13,400.00	15,400.00
Cash on hand.....	11,105.77	11,105.77	11,105.77
	<hr/> \$687,888.40	<hr/> \$652,512.40	<hr/> \$652,720.10

Dividend October 1, 1881, 4 per cent. An extra dividend on all sums due depositors since organization of 1 per cent. per annum.

Total expense of institution for the last twelve months, exclusive of taxes, \$2,500.

Amount of state tax paid last year, \$4,683.01.

Amount of national tax paid for the last twelve months, \$676.

No other taxes.

Indebtedness of trustees as principal, nothing; as surety, \$11,500.

Loans and investments are made by Lyman D. Stevens, John Kimball, W. Odlin, and L. A. Smith, who meet every Tuesday.

An examination of the books and securities of the institution is made by a committee of trustees twice each year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors, 1,725; increase since last examination by bank commissioners, 333.

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 97.

Total amount of loans out of the state, Western loan, \$109,625.

Largest amount loaned to any individual, corporation, or company, \$9,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, \$500.

Amount of notes with interest unpaid for over six months, \$3,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK COUNTY
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Grand Rapids, Mich., 8s.....	\$11,700.00	\$10,000.00	\$10,100.00
Des Moines, Iowa, 7s.....	5,150.00	5,000.00	4,825.00
Marshalltown, Iowa, 8s.....	17,250.00	15,000.00	15,000.00
Kansas City, Mo., 8s.....	11,000.00	10,000.00	10,000.00
East St. Louis, Ill., 10s.....	3,250.00	5,000.00	5,067.87
Kokomo, Ind., 8s.....	5,250.00	5,000.00	5,100.00
Douglass county, Neb., 7s.....	5,400.00	5,000.00	4,250.00
Vermilion county, Ill., 10s.....	3,060.00	3,000.00	3,000.00
Jasper county, Ill., 7s.....	10,000.00	10,000.00	9,400.00
Monticello, Ind., 7s.....	5,000.00	5,000.00	4,940.00
Cincinnati, O., 7s.....	6,250.00	5,000.00	5,500.00
Lake, Ill., 7s.....	9,900.00	9,000.00	9,200.00
Brookville, Kan., 10s.....	500.00	500.00	500.00
Erie, Kan., 10s.....	500.00	500.00	500.00
Minneapolis, Minn., 7s.....	2,500.00	2,000.00	2,150.00
	\$96,710.00	\$90,000.00	\$89,532.87
RAILROAD.			
Jackson, Lansing & Saginaw (1885), 8s....	\$1,050.00	\$1,000.00	\$1,000.00
“ “ “ (green), 8s..	5,750.00	5,000.00	5,000.00
Burlington & Missouri (L. G.), 7s.....	18,720.00	16,000.00	15,380.28
Quincy & Warsaw, 8s.....	9,200.00	8,000.00	8,200.00
Illinois Grand Trunk, 8s.....	5,750.00	5,000.00	5,000.00
Ottawa, Oswego & Fox River Valley, 8s....	12,500.00	10,000.00	10,600.00
Dixon, Peoria & Hannibal, 8s.....	6,900.00	6,000.00	5,950.00
Chicago, Dubuque & Minnesota, 7s.....	3,180.00	3,000.00	3,042.05
Union Pacific sinking fund, 8s.....	29,500.00	25,000.00	25,000.00
Central Pacific (L. G.), 6s.....	5,150.00	5,000.00	4,900.00
Atchison, Topeka & Santa Fe, 7s.....	3,540.00	3,000.00	3,550.00
Union Pacific, Cal. Trust, 6s.....	10,500.00	10,000.00	10,000.00
Utah Central, 1st mort., 6s.....	20,600.00	20,000.00	20,000.00
Republican Valley (W. D.), 6s.....	15,450.00	15,000.00	15,300.00
Chicago, Milwaukee & St. Paul, 7s.....	5,750.00	5,000.00	5,400.00
“ “ “ Dubuque division, 6s.....	11,440.00	11,000.00	11,900.00
Burlington & Missouri River, 6s.....	5,100.00	5,000.00	5,100.00
Toledo, Delphos & Burlington, Dayton division, 6s.....	14,740.00	15,000.00	14,200.00
Burlington & Missouri River, 4s.....	4,200.00	5,000.00	4,400.00
Kansas City, Lawrence & Southern, 5s....	12,480.00	12,000.00	11,730.00
Cincinnati & Northern, 6s.....	10,000.00	10,000.00	9,860.00
Brunswick & Chillicothe, 6s.....	9,202.00	9,100.00	9,100.00
Toledo, Delphos & Burlington, S. E. division, 10s.....	7,500.00	10,000.00	9,637.50
Chicago, Burlington & Quincy, Denver Ex., 4s.....	4,200.00	5,000.00	5,000.00
	\$232,402.00	\$219,100.00	\$219,249.83
STOCKS.			
BANK.			
10 shares Second National, Nashua.....	\$1,040.00	\$1,000.00	\$1,000.00
20 “ Amoskeag National.....	2,500.00	2,000.00	2,760.00
13 “ First National, Concord.....	2,210.00	1,300.00	1,900.00
5 “ N. H. National, Port-mouth.....	600.00	500.00	600.00
6 “ State Capital, Concord.....	900.00	600.00	800.00
	\$7,250.00	\$5,400.00	\$7,060.00

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK COUNTY
SAVINGS BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
200 shares Chicago, Burlington & Quincy	\$27,000.00	\$20,000.00	\$18,230.00
60 " Chicago & Alton.....	7,860.00	6,000.00	6,825.00
67 " Fort Wayne & Jackson.....	5,494.00	6,700.00	4,510.00
	\$40,354.00	\$32,700.00	\$29,565.00
MISCELLANEOUS.			
Quincy Railroad Bridge Co.....	\$16,200.00	\$10,000.00	\$12,000.00
Board of Trade Building, Concord.....	3,060.00	3,400.00	3,400.00
	\$19,260.00	\$13,400.00	\$15,400.00

MERRIMACK RIVER SAVINGS BANK.—MANCHESTER.

Incorporated in 1858. Charter expires in 1898.

President—WATERMAN SMITH.*Vice-Presidents*—F. B. EATON, JOSEPH B. CLARK.

Trustees—Frederick Smyth, Waterman Smith, Natt Head, Joseph B. Clark, David Cross, John L. Kelley, John B. Clarke, Thomas Wheat, James M. Varnum, M. V. B. Edgerly, Charles H. Bartlett, Joseph F. Kennard, Freeman Higgins, Henry Sanderson, William Crane, F. B. Eaton, Frank Dowst, G. P. Whitman, A. C. Heath, Charles F. Morrill, John Porter.

Treasurer—FREDERICK SMYTH. Treasurer's bond, \$100,000, copy of which is on file in office of secretary of state. Date of bond, Sept. 21, 1869. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping.

Clerks—Charles F. Morrill, John Porter, John P. Goggin.

Annual compensation of treasurer, \$4,000.

Annual compensation of clerks paid by the treasurer.

Officers have taken their official oath.

Examination completed February 12, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$1,610,264.04
Surplus	43,296.31
Guaranty fund.....	50,000.00
	<hr/> \$1,703,560.35

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$196,269.82	\$196,269.82	\$196,269.82
Loans on personal security.....	59,135.50	59,135.50	59,135.50
Loans on collateral security.....	129,254.13	129,254.13	129,254.13
U. S. bonds.....	28,155.00	25,950.00	26,879.00
County and city bonds.....	553,875.00	491,000.00	461,927.50
Railroad bonds.....	629,075.00	568,500.00	583,984.17
Railroad stock.....	30,100.00	30,100.00	30,065.00
Bank stock.....	111,800.00	90,400.00	108,252.88
Manufacturing stock.....	3,616.00	2,600.00	2,345.00
Miscellaneous investments.....	55,245.62	55,245.62	55,245.62
Deposited with First National Bank.....	50,201.73	50,201.73	50,201.73
	<hr/> \$1,846,727.80	<hr/> \$1,698,656.80	<hr/> \$1,703,560.35

Dividend of 5 per cent., October, 1, 1881.

Total expense of institution for the last 12 months, exclusive of taxes, \$4,272.12.

Amount of state tax paid last year, \$14,254.21.

Amount of national tax paid for the last 12 months, \$257.47.

No other taxes paid.

Indebtedness of trustees as principal, \$41,362.07; nothing as surety.

Loans and investments are made by treasurer and investing committee.

An examination of the books and securities of the institution was made by F. B. Eaton,

January, April, and July, 1881, and January, 1882.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 4,053; increase since last examination by bank commissioners, 197.

Amount of bank's assets in Boston for safe-keeping, \$610,793 11.

Number having deposits of over \$2,000, 87.

Number of single loans of \$1,000 or less to separate parties in the state, 17.

Total amount of loans out of the state (Western), \$136,269.84.

Largest amount loaned to any individual, corporation, or company, \$24,857.

No debts believed by the trustees to be bad or doubtful.

Amount of notes with interest unpaid for over six months, \$15,150.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, reg. 3½ coupons.....	\$18,819.79	\$13,700.00	\$13,700.00
“ 4½ coupons.....	14,345.30	12,250.00	13,179.00
	\$28,155.00	\$25,950.00	\$26,879.00
CITY AND COUNTY.			
City of Manchester.....	\$2,000.00	\$2,000.00	\$2,000.00
“ Chicago	149,500.00	130,000.00	127,562.50
“ St. Louis.....	115,360.00	103,000.00	89,008.00
“ Minneapolis.....	50,455.00	43,000.00	42,400.00
“ Indianapolis.....	39,220.00	37,000.00	31,487.00
“ Newport, Ky.....	59,800.00	52,000.00	51,700.00
“ Petersburg.....	115,000.00	100,000.00	95,000.00
“ Nebraska.....	3,500.00	7,000.00	6,475.00
County of St. Louis.....	19,040.00	17,000.00	16,235.00
	\$553,875.00	\$491,000.00	\$461,927.50
RAILROAD.			
Kalamazoo & South Haven.....	\$80,500.00	\$70,000.00	\$70,000.00
Jackson, Lansing & Saginaw.....	5,500.00	5,000.00	5,000.00
Boston, Concord & Montreal.....	132,810.00	116,500.00	118,000.00
Chicago, Milwaukee & St. Paul.....	281,600.00	256,000.00	266,640.00
“ “ (Wis. Val.).....	11,000.00	10,000.00	10,450.00
Chicago & North-Western.....	56,000.00	50,000.00	52,304.17
Utah Southern.....	21,000.00	20,000.00	21,000.00
Kansas Pacific.....	10,500.00	10,000.00	10,425.00
Atchison, Topeka & Santa Fé.....	30,165.00	31,000.00	30,165.00
	\$629,075.00	\$568,500.00	\$583,984.17
STOCKS.			
BANK.			
757 shares First National Bank.....	\$98,375.00	\$78,700.00	\$94,895.38
80 shares Merchants National Bank.....	8,800.00	8,000.00	7,807.50
37 shares Amoskeag “ “	4,625.00	3,700.00	5,550.00
	\$111,800.00	\$90,400.00	\$108,252.88
RAILROAD.			
Pemigewasset first instalment certificate..	\$1,600.00	\$1,600.00	\$1,600.00
100 shares Concord & Portsmouth, 7s.....	10,000.00	10,000.00	10,000.00
35 shares Concord.....	3,500.00	3,500.00	3,465.00
150 shares Suncook Valley.....	15,000.00	15,000.00	15,000.00
	\$30,100.00	\$30,100.00	\$30,065.00
MANUFACTURING.			
2 shares Amoskeag Manufacturing Co....	\$2,800.00	\$2,000.00	\$1,945.00
6 shares Amory “ “	816.00	600.00	400.00
	\$3,616.00	\$2,600.00	\$2,345.00

Bank Commissioners' Report.

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MILFORD FIVE CENT SAVINGS INSTITUTION.—MILFORD.

Incorporated in 1859. Charter expires in 1899.

President—DEXTER S. BURNHAM.

Vice-Presidents—WILLIAM M. KNOWLTON. HENRY S. GIBSON.

Trustees—William Ramsdell, Clinton S. Averill, John Marvell, John E. Bruce, Robert R. Harrison, William M. Knowlton, Henry S. Gilson, Dexter S. Burnham, Ebenezer C. Batchelder, Sumner B. Emerson, Robert M. Wallace, and John Hadlock.

Treasurer—CLINTON S. AVERILL. Treasurer's bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, August 18, 1881. Sureties of bond able to respond. Bond deposited with president for safe-keeping. Annual compensation of treasurer, \$900. No clerks.

Officers have taken their official oath.

Examination completed April 13, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$536,557.19
Surplus.....	15,994.67
Guaranty fund.....	21,000.00
	<u>\$573,551.86</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$285,708.66	\$285,708.66	\$285,708.66
Loans on collateral security.....	1,075.00	1,075.00	1,075.00
U. S. bonds.....	22,900.00	20,000.00	20,000.00
County, city, town, and district bonds....	177,702.00	186,300.00	186,300.00
Railroad bonds.....	10,580.00	10,000.00	10,000.00
Railroad stock.....	240.00	600.00	600.00
Bank stock.....	11,200.00	11,200.00	11,200.00
Miscellaneous investments.....	25,046.69	27,246.69	27,246.69
Cash on deposit with Souhegan National Bank.....	15,455.99	15,455.99	15,455.99
Real estate acquired or held by foreclosure.....	15,000.00	15,000.00	15,000.00
Bank fixtures.....	450.00	450.00	450.00
Cash on hand.....	515.52	515.52	515.52
	<u>\$565,873.86</u>	<u>\$573,551.86</u>	<u>\$573,551.86</u>

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$47,358.28
Assets on hand to pay cut-down.....	\$16,799.86
Amount of cut-down restored.....	18,944.83
Deficiency.....	<u>11,613.59</u>
	<u>\$47,358.28</u>

No dividends for the last five years, extra or otherwise.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,482.06.

Amount of state tax paid last year, \$4,240.85.

Amount of national tax paid for the last 12 months, \$13.32.

Amount of other taxes, \$316.03.

Indebtedness of trustees as principal, none; as surety, none.

Loans and investments are made by board of investment, D. S. Burnham, C. S. Averill, J. Marvell, Wm. M. Knowlton, and H. S. Gilson, who meet weekly.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 1,839; increase since last examination by bank commissioners, 142.

This bank was scaled down 10 per cent., amounting to \$47,358.28, in 1874; 4 per cent. restored in 1876, amounting to \$18,949.82.

Amount of bank's assets in Boston for safe-keeping, \$242,300.

Number having deposits of over \$2,000, 84.

Number of single loans of \$1,000 or less to separate parties in the state, 80.

Total amount of loans out of the state (Western loan), \$175,260.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, none.

Number and amount of notes with interest unpaid for over 6 months, \$2,785.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MILFORD FIVE CENT SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
United States, 4½s.....	\$22,900.00	\$20,000.00	\$20,000.00
CITY, COUNTY, TOWN, AND DISTRICT.			
Montgomery county, Ill., 6s.....	\$1,650.00	\$2,000.00	\$2,000.00
City of Chester, Ill., 7s.....	5,950.00	7,000.00	7,000.00
Moultrie county, Ill., 10s.....	15,000.00	20,000.00	20,000.00
City of Keokuk, Ill., 6s.....	2,550.00	3,000.00	3,000.00
Town of Milford, N. H., 6s.....	15,500.00	15,000.00	15,000.00
City of Goshen, 8s.....	2,000.00	2,000.00	2,000.00
City of Quincy, Ill., 6s.....	9,000.00	10,000.00	10,000.00
City of Evansville, Ind., 7s.....	8,000.00	8,000.00	8,000.00
City of Dubuque, Ia., 6s.....	2,670.00	3,000.00	3,000.00
City of Lee, Ill., 6s.....	4,450.00	5,000.00	5,000.00
County of Adam, Ill., 6s.....	2,700.00	3,000.00	3,000.00
City of Muscatine, Ill., 6s.....	14,915.00	15,700.00	15,700.00
Reno county, Kan., 10s.....	5,150.00	5,000.00	5,000.00
Montgomery county, Kan., 7s.....	8,865.00	9,000.00	9,000.00
Dublin township, O., 6s.....	12,420.00	12,000.00	12,000.00
Riley township, O., 6s.....	5,150.00	5,000.00	5,000.00
Hanover township, Kan., 7s.....	5,112.50	5,000.00	5,000.00
City of Warsaw, Ill., 6s.....	4,888.00	5,200.00	5,200.00
Montgomery county (fund), Kan., 6s.....	5,050.00	5,000.00	5,000.00
Rush county (fund), Kan., 6s.....	1,500.00	1,500.00	1,500.00
School district No. 33, Lynn county, Kan., 6s.....	721.00	700.00	700.00
School district No. 20, McPherson county, Kan., 6s.....	4,080.00	4,000.00	4,000.00
City of Davenport, Ia., 6s.....	3,000.00	3,000.00	3,000.00
School district No. 5, Montgomery county, Kan., 6s.....	4,120.00	4,000.00	4,000.00
City of Cheyenne, Kan., 7s.....	8,160.00	8,000.00	8,000.00
Town of Portland, Ind., 8s.....	2,120.00	2,000.00	2,000.00
Sumner township, Kan., 7s.....	2,100.00	2,000.00	2,000.00
School district No. 2, Lake county, Col., 8s.....	5,050.00	5,000.00	5,000.00
School district No. 20, McPherson county, Kan., 6s.....	7,650.00	7,500.00	7,500.00
Leroy township, Coffee county, Kan., 6s.....	4,758.00	5,200.00	5,200.00
Spring Creek township, Coffee county, Kan., 6s.....	1,372.50	1,500.00	1,500.00
Lee county, Kan.....	1,780.00	2,000.00	2,000.00
	\$177,702.00	\$186,300.00	\$186,300.00
RAILROAD.			
North Missouri, 7s.....	\$2,100.00	\$2,000.00	\$2,000.00
Ogdenburg & Champlain, 6s.....	1,780.00	2,000.00	2,000.00
Boston, Concord & Montreal, 7s.....	5,670.00	5,000.00	5,000.00
Michigan Central, 8s.....	1,030.00	1,000.00	1,000.00
	\$10,580.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Burlington Steam Supply Company, 7s...	\$5,000.00	\$5,000.00	\$5,000.00
City Water Works, Omaha.....	9,800.00	10,000.00	10,000.00
Moultrie Co. (coupons).....	6,000.00	8,000.00	8,000.00
Accrued interest on bonds.....	4,246.69	4,246.69	4,246.69
	\$25,046.69	\$27,246.69	\$27,246.69

SCHEDULE OF THE STOCKS OF THE MILFORD FIVE CENT SAVINGS
INSTITUTION.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Souhegan National, 112 shares.....	\$11,200.00	\$11,200.00	\$11,200.00
RAILROAD.			
Peterborough, 6 shares.....	\$240.00	\$600.00	\$600.00

MONADNOCK SAVINGS BANK.—EAST JAFFREY.

Incorporated 1869. Charter perpetual.

President—OSCAR H. BRADLEY.*Vice-Presidents*—BENJAMIN PIERCE, JAMES S. LACY.*Trustees*—Oscar H. Bradley, Benjamin Pierce, James S. Lacy, George A. Wedge-wood, John B. Shedd, Joseph T. Biglow, Dexter Derby, Calvin B. Perry, John H. Fox, Alfred Sawyer, Derostus P. Emory, Julius Cutter, Russell H. Kittridge.*Treasurer*—PETER UPTON. Treasurer's bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond—three bonds, oldest 1870, and latest last year. Sureties of bond are believed to be able to respond. Bond deposited with president for safe-keeping.*Clerk*—H. M. RICH. Paid by treasurer and by National Bank.

Annual compensation of treasurer, \$900 last year.

Treasurer has and trustees have not taken their official oath.

Examination commenced May 3, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$396,243.49
Surplus.....	5,745.53
Guaranty fund.....	5,989.69
	<hr/> \$407,978.71

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$205,088.00	\$205,088.00	\$205,088.00
Loans on personal security.....	16,850.07	16,850.07	16,850.07
Loans on collateral security.....	12,053.35	12,053.35	12,053.35
County, city, town, and district bonds....	84,245.00	79,200.00	78,377.70
Railroad bonds.....	57,565.00	55,000.00	55,579.60
Bank stock.....	16,537.62	13,200.00	16,537.62
Real estate acquired or held by foreclosure	2,500.00	2,500.00	2,500.00
Bank fixtures.....	1,850.00	1,850.00	1,850.00
Cash in National Bank.....	19,142.37	19,142.37	19,142.37
	<hr/> \$415,831.41	<hr/> \$404,883.79	<hr/> \$407,978.71

Dividends for the last five years $2\frac{1}{2}$ per cent. each six months.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,488.33.

Amount of state tax paid last year, \$3,573.70.

Amount of national tax paid for the last 12 months, \$2.29.

No other taxes.

Indebtedness of the trustees as principal, about \$8,600; nothing as surety.

Loans and investments are made by President, Treasurer, Lacy, Emory, and Pierce.

An examination of the books and securities of the institution is made by Committee

of Trustees, who worked two days each six months.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Average amount of deposits in Monadnock National Bank for last 12 months, \$11,364.65.

Number of depositors, 885; increase since last examination by bank commissioners, 140.

Most of their bonds are in Boston for safe-keeping.

Number having deposits of over \$2,000, eight.

Number of single loans of \$1,000 or less to separate parties in the state, 89.

Largest amount loaned to any individual, corporation, or company, \$12,000.

Amount of debts believed by the trustees to be bad, \$200.

Amount of debts which the trustees believe to be doubtful, \$980.

Overdue paper, \$600.

The funds of the institution are invested agreeably to the laws of New Hampshire.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE MONADNOCK SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
Pomeroy, O., 8s.....	\$1,000.00	\$1,000.00	\$1,000.00
Oregon Improvement Co., 6s.....	3,000.00	3,000.00	2,973.75
Toledo, Delphos & Burlington R. R., O., 6s.....	950.00	1,000.00	970.00
Big Bend, Kan., 8s.....	3,200.00	3,200.00	3,200.00
Toledo, Delphos & Burlington R. R., O., 6s.....	950.00	1,000.00	950.00
Boston, Barre & Gardner R. R., Mass., 5s.....	5,000.00	5,000.00	5,000.00
Kansas Pacific R. R., Kan., 6s.....	2,060.00	2,000.00	1,952.30
Toledo, Delphos & Burlington R. R., O., 7s.....	2,000.00	2,000.00	2,000.00
Boston, Concord & Montreal R. R., N. H., 6s.....	5,500.00	5,000.00	5,087.50
Renovo, Pa., 8s.....	2,000.00	2,000.00	2,000.00
Towanda, Pa., 6s.....	3,000.00	3,000.00	3,000.00
Minneapolis, Minn., 8s.....	2,300.00	2,000.00	2,300.00
Attica, Ind., 8s.....	2,200.00	2,000.00	1,960.00
Kokomo, Ind., 8s.....	1,100.00	1,000.00	1,000.00
Minneapolis, Minn., 8s.....	2,200.00	2,000.00	1,900.00
" " ".....	1,650.00	1,500.00	1,530.00
Muskegon, Mich., 8s.....	1,650.00	1,500.00	1,500.00
" " ".....	2,200.00	2,000.00	2,020.00
Rock Island, Ill., 8s.....	2,160.00	2,000.00	2,062.50
Saginaw, Mich., 8s.....	2,200.00	2,000.00	1,937.50
Richmond, Ind., 8s.....	1,100.00	1,000.00	999.00
Dubuque, Iowa, 6s.....	2,000.00	2,000.00	1,780.00
" " ".....	1,000.00	1,000.00	890.00
Charlotte, N. Y., 7s.....	1,150.00	1,000.00	950.00
Gerry, N. Y., 7s.....	1,150.00	1,000.00	950.00
Cheshire R. R., N. H., 6s.....	4,240.00	4,000.00	4,000.00
Oregon Railway & Navigation Co., 6s.....	3,180.00	3,000.00	2,977.50
Washington, Ind., 8s.....	1,100.00	1,000.00	1,030.00
Monadnock R. R. Co., N. H., 6s.....	6,500.00	6,500.00	6,500.00
Indianapolis, Ind., 6s.....	3,150.00	3,000.00	2,910.00
Jacksonville, Ill., 6s.....	1,500.00	1,500.00	1,537.50
Chicago River Improvement Co., Ill., 7s.....	2,300.00	2,000.00	1,875.00
South Bend, Ind., 8s.....	1,650.00	1,500.00	1,560.00
Erie, Pa., 7s.....	2,200.00	2,000.00	1,840.00
Lake, Ill., 7s.....	1,150.00	1,000.00	935.00
" " ".....	2,300.00	2,000.00	2,140.00
Clinton, Iowa, water-works, 7s.....	8,000.00	8,000.00	8,000.00
Litchfield, Ill., 10s.....	500.00	1,000.00	980.00
Cheshire R. R., N. H., 6s.....	9,540.00	9,000.00	9,000.00
" " ".....	530.00	500.00	500.00
Brazil, Ind., 9s.....	1,400.00	1,000.00	1,000.00
Peoria, Ill., 7s.....	2,200.00	2,000.00	1,900.00
Manchester, N. H., 6s.....	1,100.00	1,000.00	950.00
Huntington, Ind., 10s.....	1,000.00	1,000.00	1,030.00
Lake, Ill., 7s.....	2,300.00	2,000.00	1,780.00
Jeffersonville, Ind., 8s.....	1,000.00	1,000.00	1,010.00
Chicago, Ill., 7s.....	1,150.00	1,000.00	960.00
Portland, Ind., 8s.....	2,000.00	2,000.00	1,960.00
Toledo, Education, O., 6s.....	3,300.00	3,000.00	3,090.00
Bay City, Mich., 8s.....	1,100.00	1,000.00	970.00
Pullman Palace Car Co., Ill., 7s.....	5,250.00	5,000.00	5,250.00
Peoria, Ill., 7s.....	1,100.00	1,000.00	1,090.00
Marietta, O., 8s.....	1,050.00	1,000.00	995.00
Pullman Palace Car Co., Ill., 7s.....	3,150.00	3,000.00	3,165.00
Kansas City, Mo., 8s.....	1,100.00	1,000.00	1,000.00
Fitchburg R. R., Mass., 6s.....	5,750.00	5,000.00	5,243.75
St. Paul, Minn., 7s.....	2,200.00	2,000.00	1,935.00
Middletown, O., 8s.....	2,200.00	2,000.00	1,990.00
Grand Rapids, Mich., 8s.....	2,200.00	2,000.00	1,950.00
Peoria, Ill., 7s.....	1,100.00	1,000.00	990.00
	\$141,810.00	\$134,200.00	\$133,957.30

SCHEDULE OF THE BONDS AND STOCKS OF THE MONADNOCK SAVINGS
BANK.—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Cheshire National Bank, Keene, N. H....	\$276.00	\$200.00	\$276.00
“ “ “ “....	1,350.00	1,000.00	1,350.00
Monadnock Nat. Bank, East Jaffrey, N. H.	768.00	600.00	768.00
“ “ “ “....	4,679.62	3,600.00	4,679.62
“ “ “ “....	255.00	200.00	255.00
“ “ “ “....	2,560.00	2,000.00	2,560.00
Peterborough National Bank.....	384.00	300.00	384.00
Keene National Bank.....	1,690.00	1,300.00	1,690.00
“ “ “ “.....	1,280.00	1,000.00	1,280.00
Kansas State Bank, Wichita, Kan.....	2,000.00	2,000.00	2,000.00
Conn. River Nat. Bank, Charlestown, N. H.	1,295.00	1,000.00	1,295.00
	\$16,537.62	\$13,200.00	\$16,537.62

NASHUA SAVINGS BANK.—NASHUA.

Incorporated in 1854. Charter perpetual.

President—W. W. BAILEY.*Trustees*—W. W. Bailey, Edward Spalding, Virgil C. Gilman, A. G. Reed, Perley Dodge, G. C. Shattuck, C. H. Campbell, J. L. Peirce, J. W. Howard.*Treasurer*—VIRGIL C. GILMAN. Bond, \$100,000, copy of which is on file in the office of secretary of state. Date of bond, Dec. 30, 1876. Sureties of bond are able to respond. Bond deposited with Edward Spalding for safe-keeping.*Clerks*—G. F. Andrews, M. M. Woodman.

Annual compensation of treasurer, \$4,000.

Annual compensation of clerks paid by the treasurer.

Commenced examination April 14, 1882; finished May 18, 1882, by J. D. LYMAN.

STATEMENT.

Due depositors.....	\$2,148,025.84
Surplus.....	84,482.32
Guaranty fund.....	65,000.00
	<hr/> \$2,297,508.16

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$788,095.66	\$788,095.66	\$788,095.66
Loans on personal security.....	37,880.00	37,880.00	37,880.00
Loans on collateral security.	32,770.00	32,770.00	32,770.00
U. S. bonds.....	23,300.00	20,000.00	20,000.00
County, city, town, and district bonds....	433,600.00	401,700.00	403,487.50
Railroad bonds.....	432,800.00	408,500.00	408,250.00
Railroad stock.....	221,350.00	196,700.00	192,666.42
Bank stock.....	368,670.00	296,060.00	296,500.00
Miscellaneous investments.....	146,955.94	105,960.03	105,955.94
Cash on hand.....	11,902.64	11,902.64	11,902.64
	<hr/> \$2,497,324.24	<hr/> \$2,299,568.33	<hr/> \$2,297,508.16

Dividends for last five years have been 5 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$4,693.57.

Amount of state tax paid last year, \$19,478.56.

Amount of national tax paid for the last 12 months, \$209.35.

Amount of other taxes, \$182.09.

Indebtedness of the trustees as principal, \$6,000; as surety, \$400.

Loans and investments are made by A. G. Reed, Edward Spalding, and G. C. Shattuck, who meet weekly.

An examination of the books and securities of the institution is made by a committee of the trustees—A. G. Reed and G. C. Shattuck—four times a year.

Reports are published as required by law.

This bank receives 3 and $\frac{3}{4}$ per cent. interest on part of its deposits in other banks.

Its deposits in other banks have averaged \$9,347.63 for 12 months.

Number of depositors, 4,742; increase since last examination, 567.

Number having deposits of over \$2,000, 103.

Number of single loans of \$1,000 or less to separate parties in the state, 93.

Largest amount loaned to any individual, corporation, or company, \$37,500.

No debts believed by the trustees to be bad or doubtful.

No overdue paper in the bank.

The funds of the institution are invested agreeably to law.

Premium on stocks and bonds, *200,153.58.

General character of loans good.

A new bond was required and is reported, but has not been seen by Commissioner.

The treasurer says that the Indian Head National Bank pays this bank no interest, but gives it a place in its excellent safe, and makes collections for it free of charge.

SCHEDULE OF THE BONDS AND STOCKS OF THE NASHUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$12,000.00	\$10,000.00	\$10,000.00
U. S. bonds, 4½s.....	11,300.00	10,000.00	10,000.00
	\$23,300.00	\$20,000.00	\$20,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Montgomery Co., Iowa, 7s.....	\$18,700.00	\$17,000.00	\$17,000.00
Council Bluffs, Iowa, 8s.....	24,000.00	20,000.00	20,000.00
Burlington, Iowa, 8s.....	11,000.00	10,000.00	10,000.00
Muscatine, Iowa, 6s.....	12,000.00	12,000.00	12,000.00
Strawberry Point, Iowa, In. S. Dist., 6s...	4,000.00	4,000.00	4,000.00
Miles, Iowa, In. S. Dist., 6s.....	4,000.00	4,000.00	4,000.00
Delta, Iowa, 6s.....	4,000.00	4,000.00	4,000.00
Osceola, Iowa, In. S. Dist., 5½s....	5,000.00	5,000.00	5,000.00
Lee Co., Iowa, 6s.....	16,000.00	16,000.00	16,337.50
Logansport city, Ind., 8s.....	11,000.00	10,000.00	10,000.00
Sandusky city, Ohio, 7s.....	16,500.00	15,000.00	15,000.00
Tiffin city, Ohio.....	8,800.00	8,000.00	8,000.00
Peoria city, Ill., 6s.....	10,500.00	10,000.00	10,000.00
Quincy city, Ill., 6s.....	5,000.00	5,000.00	5,000.00
Jacksonville city, Ill., 6s.....	10,000.00	10,000.00	10,000.00
Chester city, Ill.....	2,000.00	2,000.00	2,000.00
Litchfield city, Ill., 8s.....	5,000.00	5,000.00	5,000.00
West Chicago city, Ill., 7s.....	11,500.00	10,000.00	10,000.00
East Saginaw city, Mich., 8s.....	20,400.00	17,000.00	17,000.00
Muskegon city, Mich., 8s.....	11,500.00	10,000.00	10,000.00
Saginaw city, 8s.....	3,300.00	3,000.00	3,000.00
Jersey City, N. J., 7s.....	17,250.00	15,000.00	15,000.00
Kingman Co., Kan., 6s.....	7,200.00	7,200.00	7,200.00
Leavenworth city, Kan., 6s.....	2,000.00	2,000.00	2,000.00
Oswego, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City, Mo., 8s.....	30,000.00	30,000.00	30,000.00
Lake Co., Col., 10s.....	11,000.00	10,000.00	10,000.00
Pratt Co., Kan., 8s.....	13,000.00	13,000.00	13,000.00
Gardner City, Mass., water, 6s.....	10,200.00	10,000.00	10,250.00
Morehead city, 7s.....	10,800.00	10,000.00	10,800.00
Fargo city, 7s.....	5,400.00	5,000.00	5,400.00
New England M. S. Co., Mass., 7s.....	26,250.00	25,000.00	25,000.00
Pullman P. Car Co., 7s.....	27,500.00	25,000.00	25,000.00
Burlington Steam S. Co., Iowa, 7s.....	19,000.00	19,000.00	19,000.00
Sadalia Gas Co., Mo., 7s.....	6,500.00	6,500.00	6,500.00
City Elevator Co., 7s.....	2,000.00	2,000.00	2,000.00
Oregon Imp. Co., 6s.....	5,000.00	5,000.00	5,000.00
Omaha Water Co., 6s.....	15,300.00	15,000.00	15,000.00
	\$418,600.00	\$401,700.00	\$403,487.50
RAILROAD.			
Chicago, B. & Q., 7s.....	\$50,000.00	40,000.00	\$40,000.00
Jackson, Lansing & S., 8s.....	20,900.00	19,000.00	19,000.00
Burlington & So. Western, 8s.....	25,000.00	25,000.00	25,000.00
Omaha & So. Western, 8s.....	30,000.00	25,000.00	25,000.00
Cincinnati & Indiana, 7s.....	20,400.00	20,000.00	20,000.00
Morris & Essex, 7s.....	30,000.00	25,000.00	25,000.00
Holley, Wayne & Monroe, 8s.....	10,000.00	10,000.00	10,000.00
Middlesex Horse, 6s.....	10,000.00	10,000.00	10,000.00
Nashua & Lowell, 6s.....	1,500.00	1,500.00	1,500.00
Col. & Toledo.....	10,500.00	10,000.00	10,000.00
Detroit & Eel River, 7s.....	4,000.00	4,000.00	4,000.00
Sciota Valley.....	10,000.00	10,000.00	10,000.00
Peterborough, 6s.....	17,500.00	17,500.00	17,500.00
Minnesota & Duluth.....	10,000.00	10,000.00	10,000.00
Ogdensburg & L. C., 8s.....	6,000.00	6,000.00	6,000.00
Western R. R. of Minn., 7s.....	10,000.00	10,000.00	10,000.00
Oregon R. R. & N. Co., 6s.....	5,250.00	5,000.00	5,000.00
Terre Haute & Eastern, 7s.....	10,000.00	10,000.00	10,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK—Continued.

BONDS.	Market Value.	Par Value.	Value on books.
Minneapolis & St. Louis, 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Chicago, M. & St. Paul, 7s.....	11,000.00	10,000.00	10,000.00
Dubuque & D., 6s.....	10,000.00	10,000.00	10,000.00
Port Royal & Augusta, 6s.....	5,000.00	5,000.00	5,000.00
Ohio & W. Va., 7s.....	11,000.00	10,000.00	10,000.00
Toledo, D. & B., 6s.....	10,000.00	10,000.00	10,000.00
Cincinnati & Northern, 6s.....	40,000.00	40,000.00	40,000.00
Danville & Ohio, 7s.....	5,000.00	5,000.00	5,000.00
Toledo, D. & B., Eq., 7s.....	25,000.00	25,000.00	25,000.00
Brunswick & Chel., 4s, 6s, and 8s.....	2,000.00	2,000.00	2,000.00
Marquette & Houghton, 6s.....	1,000.00	1,000.00	1,000.00
Toledo, Cin. & St. Louis, 6s.....	10,000.00	10,000.00	10,000.00
Chicago, B. & Q., 4s.....	4,250.00	5,000.00	5,000.00
Toledo, D. & B., S. E. D., 6s.....	5,000.00	5,000.00	4,750.00
“ “ “ “.....	2,500.00	2,500.00	2,500.00
	\$432,800.00	\$408,500.00	\$408,250.00
Toledo, Cincinnati, & St. Louis Railroad Co. income mortgage.....			
Toledo, Delphos & Burlington R. R. Co., ..			
STOCKS.			
BANK.			
National Bank of Commerce, N. Y.....	\$45,000.00	\$30,000.00	\$30,000.00
Fourth National, N. Y.....	37,500.00	30,000.00	30,000.00
Merchants' National, N. Y.....	26,000.00	20,000.00	20,000.00
Republic National, N. Y.....	11,300.00	10,000.00	10,000.00
State of New York National, N. Y.....	11,500.00	10,000.00	10,000.00
St. Nicholas National, N. Y.....	12,500.00	10,000.00	10,000.00
American Exchange National, N. Y.....	6,250.00	5,000.00	5,000.00
Pacific National, N. Y.....	7,500.00	5,000.00	5,000.00
Central National, N. Y.....	6,250.00	5,000.00	5,000.00
Metropolitan National, N. Y.....	3,340.00	2,000.00	2,000.00
Park National, N. Y.....	1,600.00	1,000.00	1,000.00
First National, Boston.....	20,000.00	10,000.00	10,000.00
Eliot National, Boston.....	12,300.00	10,000.00	10,000.00
North America National, Boston.....	11,100.00	10,000.00	10,000.00
Republic National, Boston.....	9,000.00	7,500.00	7,500.00
Boston National, Boston.....	12,000.00	10,000.00	10,000.00
Railroad National, Lowell.....	12,000.00	10,000.00	10,000.00
Indian Head National, Nashua.....	6,000.00	4,500.00	4,910.00
First National, Nashua.....	11,440.00	11,000.00	11,000.00
Second “ “.....	5,200.00	5,000.00	5,000.00
Merchants' National, Kansas City, Mo....	22,400.00	20,000.00	20,000.00
Kansas City “ “.....	10,600.00	10,000.00	10,000.00
Clark Co. National, Osceola, Iowa.....	16,240.00	14,000.00	14,000.00
Sioux City National, Sioux City, Iowa....	10,000.00	10,000.00	10,000.00
Des Moines National, Des Moines, Iowa..	10,000.00	10,000.00	10,000.00
Miami Co. National, Kansas.....	6,000.00	5,000.00	5,000.00
State National, Kan.....	5,250.00	5,000.00	5,000.00
Richardson Co. National, Falls City, Neb..	5,400.00	5,000.00	5,000.00
Trinidad National, Col.....	8,000.00	4,000.00	4,000.00
North America National, N. Y.....	7,000.00	7,000.00	7,000.00
	\$368,670.00	\$296,060.00	\$296,500.00
RAILROAD.			
Philadelphia, Wilmington & Baltimore ..	\$39,000.00	\$30,000.00	\$30,000.00
Chicago & Alton.....	35,750.00	27,500.00	27,500.00
Chicago, Burlington & Quincy.....	40,000.00	30,000.00	27,153.92
Eel River.....	33,150.00	44,200.00	44,200.00
Vermont & Massachusetts.....	33,750.00	25,000.00	25,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK—*Concluded.*

STOCKS.	Market Value.	Par Value.	Value on books.
Union Pacific.....	\$17,250.00	\$15,000.00	15,618.75
Detroit, Hillsdale & South-Eastern.....	5,000.00	10,000.00	10,000.00
Connecticut River.....	8,250.00	5,000.00	5,000.00
Atchison, Santa Fé & Topeka.....	9,200.00	10,000.00	8,193.75
	\$221,350.00	\$196,700.00	\$192,666.42
OTHER INVESTMENTS.			
Pennichuck Water Co. stock.....	\$70,000.00	\$53,000.00	\$53,000.00
Quincy Railroad Bridge Co.....	64,000.00	40,000.00	40,000.00
International Tr. Co.....	5,000.00	5,000.00	5,000.00
Chicago, B. & Q. rights.....			
Burlington & So. West. R. R. certificates.	1,250.00	1,250.00	1,250.00
Morehead City orders.....	1,991.60	2,000.00	1,991.60
Cass county orders.....	1,441.01	1,449.60	1,441.01
Clay " ".....	1,262.22	1,260.43	1,262.22
Barnes " ".....	2,011.11	2,000.00	2,011.11
	\$146,955.94	\$105,960.03	\$105,955.94

NEW HAMPSHIRE SAVINGS BANK.—CONCORD.

Perpetual charter. Incorporated in 1830.

President—SAMUEL S. KIMBALL.

Trustees—Joseph B. Walker, Samuel S. Kimball, Seth Eastman, M. H. Bradley, John Abbott, Sylvester Dana, John H. George, Mark R. Holt, Enoch Gerrish, J. P. Bancroft, Francis A. Fiske, John H. Stewart, George H. Marston, P. B. Cogswell, Oliver Pillsbury, Wm. G. Carter, and John C. Thorne.

Treasurer—WM. P. FISKE. Treasurer's bond, \$95,000, copy of which is on file in office of secretary of state. Date of bond July 26, 1879. Sureties of bond able to respond. Bond deposited with the president for safe-keeping.

Clerk—WILLIAM R. WALKER.

Annual compensation of treasurer, \$1,800.

Officers have taken their official oath.

Examination completed April 25, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$1,849,880.24
Surplus.....	55,764.67
Guaranty fund.....	160,000.00
	<u>\$2,005,644.91</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$135,625.00	\$135,625.00	\$135,625.00
Loans on personal security.....	88,205.50	88,205.50	88,205.50
Loans on collateral security.....	66,018.94	66,018.94	66,018.94
U. S. bonds.....	34,850.00	30,000.00	30,000.00
State bonds.....	81,040.00	76,000.00	76,000.00
County, city, town, and district bonds....	514,891.76	454,962.51	454,962.51
Railroad bonds.....	946,390.00	880,500.00	880,500.00
Railroad stock.....	131,250.00	123,500.00	118,500.00
Bank stock.....	5,550.00	4,200.00	4,200.00
Manufacturing stock.....	44,865.00	36,700.00	36,700.00
Miscellaneous investments.....	42,700.00	40,000.00	40,000.00
Cash on deposit with 1st Nat. B'k. Boston.	50,613.69	50,613.69	50,613.69
Real estate purchased for the bank.....	17,500.00	17,500.00	17,500.00
Cash on hand.....	6,819.27	6,819.27	6,819.27
	<u>\$2,166,319.16</u>	<u>\$2,010,644.91</u>	<u>\$2,005,644.91</u>

Dividends 4 per cent., January, 1882. Extra dividend for five years 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$3,600.

Amount of state tax paid last year, \$15,896.27.

Amount of national tax paid for the last 12 months, nothing.

Amount of other taxes, nothing.

Indebtedness of trustees as principal, \$5,525; as surety, \$5,000.

Loans and investments are made by Samuel S. Kimball, F. A. Fiske, and Enoch Gerrish, who meet every Tuesday.

An examination of the books and securities of the institution is made by committee of trustees quarterly.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors, 5,088; increase since last examination by bank commissioners, 508.

Amount of bank's assets in Boston for safe-keeping, \$1,441,462.

Number of single loans of \$1,000 or less to separate parties in the state, 89.

Total amount of loans out of the state (Western loan), \$36,700.

Largest amount loaned to any individual, corporation, or company, \$11,900.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of notes with interest unpaid for over six months, \$11,504.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s.....	\$5,975.00	\$5,000.00	\$5,000.00
“ “ 4½s.....	28,875.00	25,000.00	25,000.00
	\$34,850.00	\$30,000.00	\$30,000.00
STATE.			
New Hampshire, 6s.....	\$58,240.00	\$56,000.00	\$56,000.00
Maine.....	22,800.00	20,000.00	20,000.00
	\$81,040.00	\$76,000.00	\$76,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Concord, N. H., 6s.....	\$78,400.00	\$70,000.00	\$70,000.00
City of Dover, N. H., 6s.....	500.00	500.00	500.00
City of Manchester, N. H., 6s.....	43,460.00	41,000.00	41,000.00
City of Nashua, N. H., 6s.....	24,580.00	23,000.00	23,000.00
City of Chicago, Ill., 7s.....	60,000.00	50,000.00	50,000.00
City of Bath, Me., 6s.....	3,000.00	3,000.00	3,000.00
City of Cleveland, O., 7s and 6s.....	19,360.00	16,000.00	16,000.00
“ “ “ “ “ “.....	48,400.00	40,000.00	40,000.00
City of Detroit, Mich.....	4,880.00	4,000.00	4,000.00
“ “ “ “ 7s.....	33,280.00	26,000.00	26,000.00
City of Cincinnati, O., 7s.....	23,191.76	21,462.51	21,462.51
“ “ “ “ 7 3-10s and 7s.....	25,000.00	20,000.00	20,000.00
City of St. Louis, Mo., 6s.....	18,800.00	17,000.00	17,000.00
“ “ “ “ “ “.....	41,040.00	38,000.00	38,000.00
City of Rock Island, Ill., 6s.....	10,200.00	10,000.00	10,000.00
Jersey City, N. J., 7s.....	21,600.00	20,000.00	20,000.00
Marietta, O., 8s.....	13,200.00	12,000.00	12,000.00
Newport, Ky., 7 3-10s.....	22,800.00	20,000.00	20,000.00
Toledo, O., 6s.....	7,280.00	7,000.00	7,000.00
St. Louis county, Mo., 6s.....	7,840.00	7,000.00	7,000.00
“ “ “ “ 7s.....	10,080.00	9,000.00	9,000.00
	\$514,891.76	\$454,962.51	\$454,962.51
MISCELLANEOUS.			
Portland Water Co., Me., 6s.....	\$ 10,700.00	\$10,000.00	\$10,000.00
Iowa Loan & Trust Co., 7s.....	10,000.00	10,000.00	10,000.00
Pullman's Palace Car Co., 7s and 8s.....	22,000.00	20,000.00	20,000.00
	\$ 42,700.00	\$40,000.00	\$40,000.00
RAILROAD.			
Northern Pacific, 6s.....	\$ 24,750.00	\$25,000.00	\$25,000.00
Chicago, St. Paul, Minneapolis & Omaha, 6s.....	10,000.00	10,000.00	10,000.00
Michigan Central, 8s.....	23,000.00	20,000.00	20,000.00
Ogdensburg & Lake Champlain, 8s.....	19,000.00	19,000.00	19,000.00
“ “ “ “ 6s.....	20,000.00	20,000.00	20,000.00
Portland & Kennebec, 6s.....	22,000.00	20,000.00	20,000.00
Chicago, Clinton, Dubuque & Minn., 7s...	14,560.00	14,000.00	14,000.00
Boston, Clinton & Fitchburg, 6s.....	3,000.00	3,000.00	3,000.00
Wisconsin Valley, 7s.....	50,960.00	45,500.00	45,500.00
Eastern, 4½s.....	105,000.00	100,000.00	100,000.00
Southern Pacific, 6s.....	41,200.00	40,000.00	40,000.00
Atlantic & Pacific, 6s.....	47,500.00	50,000.00	50,000.00
Central Iowa, 7s.....	28,250.00	25,000.00	25,000.00
Chicago & Western Michigan, 5s.....	1,900.00	2,000.00	2,000.00
Dixon, Peoria & Hannibal, 7s.....	22,600.00	20,000.00	20,000.00
Michigan Air Line, 7s.....	11,000.00	10,000.00	10,000.00
Ottawa, Oswego & Fox River Valley, 8s...	6,250.00	5,000.00	5,000.00
Grand River Valley, 8s.....	16,200.00	15,000.00	15,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
Illinois Grand Trunk, 8s.....	\$17,400.00	\$15,000.00	\$15,000.00
Burlington & Missouri River (land grants). 7s.....	56,500.00	50,000.00	50,000.00
Boston & Lowell, 6s.....	5,400.00	5,000.00	5,000.00
" " " 7s.....	11,100.00	10,000.00	10,000.00
Jackson, Lansing & Saginaw, 8s.....	11,000.00	10,000.00	10,000.00
" " " " " ".....	10,900.00	10,000.00	10,000.00
Concord & Claremont, 7s.....	10,500.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 7s.....	65,720.00	53,000.00	53,000.00
Burlington & Missouri River, in Neb., 6s..	37,800.00	36,000.00	36,000.00
" " " " in Neb., 6s...	22,660.00	22,000.00	22,000.00
Union Pacific, 6s.....	10,500.00	10,000.00	10,000.00
" " " " " ".....	9,450.00	9,000.00	9,000.00
Republican Valley, 6s.....	3,090.00	3,000.00	3,000.00
" " " " " ".....	25,750.00	25,000.00	25,000.00
Chicago, Milwaukee & St. Paul, n. div., 7s	34,200.00	30,000.00	30,000.00
" " " " " Du'que " 6s	51,500.00	50,000.00	50,000.00
" " " " " s. west " 6s	30,900.00	30,000.00	30,000.00
Tarkio Valley, 1st mortgage, 7s.....	12,100.00	11,000.00	11,000.00
Nordaway " " " 7s.....	14,300.00	13,000.00	13,000.00
Old Colony, " " 6s.....	17,250.00	15,000.00	15,000.00
Kalamazoo & South Haven, 8s.....	5,500.00	5,000.00	5,000.00
C., B. & Q., 4s.....	4,300.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul, 7s.....	11,400.00	10,000.00	10,000.00
	\$946,390.00	\$880,500.00	\$880,500.00
STOCKS.			
BANK.			
22 shares First National, Manchester.....	\$2,750.00	\$2,200.00	\$2,200.00
20 shares Merchants' National, Boston....	2,800.00	2,000.00	2,000.00
	\$5,550.00	\$4,200.00	\$4,200.00
RAILROAD.			
415 shares C., B. & Q.....	\$53,950.00	\$41,500.00	\$41,500.00
100 shares Ea-tern N. H.....	9,000.00	10,000.00	5,000.00
200 shares Michigan Central	15,600.00	20,000.00	20,000.00
100 shares Old Colony & Newport.....	13,000.00	10,000.00	10,000.00
50 shares Northern.....	5,450.00	5,000.00	5,000.00
24 shares Boston & Lowell.....	12,000.00	12,000.00	12,000.00
250 shares Atchison, Topeka & Santa Fé..	22,250.00	25,000.00	25,000.00
	\$131,250.00	\$123,500.00	\$118,500.00
MANUFACTURING.			
2 shares Amoskeag.....	\$4,600.00	\$ 2,000.00	\$2,000.00
6 shares Amory.....	780.00	600.00	600.00
12 shares Contoocook Mechanics' Co.....	6,000.00	6,000.00	6,000.00
87 shares Border City, Fall River.....	10,875.00	8,700.00	8,700.00
20 shares Quequechar, Fall River.....	2,000.00	2,000.00	2,000.00
114 shares Sagamore, Fall River.....	13,110.00	11,400.00	11,400.00
60 shares Osborn.....	7,500.00	6,000.00	6,000.00
	\$44,865.00	\$36,700.00	\$36,700.00

NEW HAMPSHIRE BANKING COMPANY—NASHUA.

Incorporated 1879. Charter perpetual.

President—HIRAM T. MORRILL.*Trustees*—Hiram T. Morrill, Solomon Spalding, George W. Davis, Charles H. Nutt, Webster P. Hussey, Archibald H. Dunlap, Edward Hardy, Albert A. Rotch, David O. Smith, Eugene F. Whitney.*Treasurer*—JOHN G. KIMBALL. Treasurer's bond, \$55,000, in two bonds, copies of which are on file in office of secretary of state. Date of bonds—May, 1880, for \$35,000; May, 1882, for \$20,000. Sureties of bonds are able to respond. Bonds deposited with the president for safe-keeping.*Clerk*—WILLIAM A. FARLEY.

Annual compensation of treasurer not fixed.

Clerk has taken his official oath.

Examination commenced April 11, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$441,440.10
Surplus.....	16,304.39
Permanent guaranty fund paid in.....	44,800.00
Credit balances.....	14,227.92
	\$516,772.41

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$313,769.33	\$313,769.33	\$313,769.33
Loans on personal security.....	21,703.77	24,703.77	24,703.77
Loans on collateral security.....	18,050.00	18,050.00	18,050.00
County, city, town, and district bonds....	85,801.50	82,875.00	82,818.75
Railroad bonds.....	13,110.00	12,600.00	12,525.00
Railroad stock.....	480.00	800.00	480.00
Bank stock.....	3,090.00	2,600.00	2,600.000
Miscellaneous investments.....	13,250.00	13,000.00	12,725.00
Premium.....		1,414.75	1,414.75
Bank fixtures.....	125.00	125.00	125.00
Cash on hand and in bank and cash items	47,560.81	47,560.81	47,560.81
	\$516,940.41	\$517,498.66	\$516,772.41

Dividends 5 per cent. annually since commencing business.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,426.60.

Amount of state tax paid last year, \$2,055.64.

Amount of national tax paid for the last twelve months, \$249.18.

No indebtedness of trustees as principal or surety.

Loans and investments are made by the Executive Committee, who meet three times a week.

An examination of the books and securities of the institution is made by a committee of three trustees twice each year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Average amount of deposits in other banks for last 12 months, \$27,245.49.

Number of depositors, 814; increase since last examination by bank commissioners, about 400.

Number of single loans of \$1,000 or less to separate parties in the state, 50.

Largest amount loaned to any individual, corporation, or company, \$10,000.

None of its debts are believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$6,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE
BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
School-district No. 40, Moody and Lake counties, Dak., 10s.....	\$165.00	\$150.00	\$150.00
School-district No. 124, Otter-Tail county, Minn., 10s.....	412.50	375.00	375.00
School-district No. 66, Todd c'ty, Minn., 10s	1,100.00	1,000.00	1,000.00
School-district No. 48, Dodge county, Minn., 10s.....	770.00	700.00	700.00
School-district No. 3, Kittson county, Minn., 10s.....	550.00	500.00	500.00
School-district No. 32, Howard county, Neb., 7s.....	350.00	350.00	323.75
School-district No. 39, Buffalo county, Neb., 7s.....	400.00	400.00	370.00
School-district No. 1, Alden, Hardin county, Ia., 7s.....	1,500.00	1,500.00	1,500.00
School-district No. 12, Wilkin county, Minn., 8s.....	954.00	900.00	900.00
School-district No. 21, Sherburne county, Minn., 8s.....	525.00	500.00	500.00
School-district No. 9, Chaffee c'ty, Col., 10s	3,300.00	3,000.00	3,000.00
School-district of Grand Island, Hall county, Neb., 6s.....	10,500.00	10,000.00	10,000.00
School-district No. 22, Ramsey county, Minn., 7s.....	1,075.00	1,000.00	1,000.00
School-district Nos. 9 and 10, Big Stone county, Minn., 7s.....	2,100.00	2,000.00	2,000.00
School-district No. 13, Polk c'ty, Minn., 7s	6,300.00	6,000.00	6,000.00
Idaho Springs (water), Col., 8s.....	2,200.00	2,000.00	2,000.00
Red Oak Junction (water), Ia., 5s.....	27,000.00	27,000.00	27,000.00
Moorhead (funding), Minn., 7s.....	5,400.00	5,000.00	5,000.00
New Philadelphia, O., 6s.....	10,300.00	10,000.00	10,000.00
Fargo, (funding), Dak., 7s.....	5,400.00	5,000.00	5,000.00
Lake county (funding), Col., 8s.....	5,500.00	5,500.00	5,500.00
	\$85,801.50	\$82,875.00	\$82,818.75
RAILROAD.			
Peterborough, 6s.....	\$4,500.00	\$4,500.00	\$4,500.00
Nashua & Lowell, 6s.....	110.00	100.00	100.00
Cincinnati Northern, 6s.....	3,000.00	3,000.00	2,925.00
Minneapolis and St. Louis, 7s.....	5,500.00	5,000.00	5,000.00
	\$13,110.00	\$12,600.00	\$12,525.00
MISCELLANEOUS.			
Burlington Steam Supply Co., 7s.....	\$5,250.00	\$5,000.00	\$5,000.00
Oregon Improvement Co., 6s.....	5,000.00	5,000.00	4,800.00
Joliet Water-Works Co., 6s.....	3,000.00	3,000.00	2,925.00
	\$13,250.00	\$13,000.00	\$12,725.00
STOCKS.			
BANK.			
10 shares Indian Head, Nashua.....	\$1,200.00	\$800.00	\$800.00
6 " 1st National, Nashua.....	630.00	600.00	600.00
12 " 2d National, Nashua.....	1,200.00	1,200.00	1,200.00
	\$3,030.00	\$2,600.00	\$2,600.00
RAILROAD.			
Peterborough.....	\$480.00	\$800.00	\$480.00

NEW IPSWICH SAVINGS BANK.—NEW IPSWICH.

Incorporated in 1849. Charter perpetual.

President—WILLIAM W. JOHNSON.*Trustees*—William W. Johnson, E. F. Fox, W. A. Preston, Geo. Whiting, Henry O. Preston, Frederick Jones, Edward O. Marshall, F. W. Preston, and George W. Wheeler, 2d.*Treasurer*—FRANK W. PRESTON. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, April 19, 1875. Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$300.

Officers have taken their official oath.

Examination completed March 9, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$65,164.70
Surplus.....	4,701.18
Guaranty fund.....	2,200.00
	<hr/> \$72,065.88

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$37,359.43	\$37,359.43	\$37,359.43
Loans on personal security	4,235.26	4,235.26	4,235.26
Loans on collateral security.....	5,789.00	5,789.00	5,789.00
U. S. bonds.....	10,000.00	10,000.00	10,000.00
Cash on deposit with Townsend National Bank.....	744.19	744.19	744.19
Real estate purchased for bank.....	1,000.00	1,000.00	1,000.00
Real estate acquired or held by foreclosure.....	12,440.00	12,440.00	12,440.00
Cash on hand.....	498.00	498.00	498.00
	<hr/> \$72,065.88	<hr/> \$72,065.88	<hr/> \$72,065.88

Dividend January, 1882, 4 per cent.

Total expense of institution for the last 12 months, exclusive of taxes, \$400.

Amount of state tax paid last year, \$515.

No national tax paid for the last 12 months.

Amount of other taxes, \$160.

Indebtedness of trustees as principal, \$23; as surety, nothing.

Loans and investments are made by Wm. W. Johnson, Geo. Whiting, and Henry O. Preston, who meet as occasion requires

An examination of the books and securities of the institution is made by committee of trustees once each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Average amount of deposits in other banks for last 12 months, \$950.

Number of depositors, 210; decrease since last examination by bank commissioners, 15.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total amount of loans in the state, \$47,383.69.

Total amount of investments in stocks and bonds out of the state, \$10,000, U. S.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Number and amount of notes with interest unpaid for over six months, none.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

NEWMARKET SAVINGS BANK.—NEWMARKET.

Incorporated in 1832. Charter perpetual.

President—N. B. TREADWELL.

No vice-president.

Trustees—N. B. Treadwell, B. F. Haley, A. L. Mellows, J. F. Chapman, A. D. Wiggins, B. Mathes, Jr., L. T. Hanson, T. M. Joy, and S. A. Haley.*Treasurer*—S. A. HALEY. Treasurer's bond (new bond required), \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 12, 1882. Sureties of bond are believed to be able to respond. Bond deposited with N. B. Treadwell, president, for safe-keeping.

No clerk.

Annual compensation of treasurer, \$400.

Officers have not taken their official oath, except the treasurer, who is clerk.

Examination, Jan. 6, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$92,277.14
Surplus	2,231.08
Guaranty fund.....	135.50
	<hr/> \$94,643.72

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$16,191.93	\$16,191.93	\$16,191.93
Loans on personal security.....	26,536.62	26,536.62	26,536.62
Bank stock—11 shares Newmarket Nat'l..	1,265.00	1,100.00	1,100.00
Real estate acquired or held by foreclosure.....	49,463.08	49,463.08	49,463.08
Cash on deposit in Newmarket National Bank	1,352.09	1,352.09	1,352.09
	<hr/> \$94,808.72	<hr/> \$94,643.72	<hr/> \$94,643.72

Dividends for the last five years, 2 per cent. each six months.

Total expense of institution for the last 12 months, exclusive of taxes, very near \$410.

Amount of state tax paid last year, \$658.42.

No national tax.

Amount of other taxes, \$192.40 in Newmarket, and much in Chicago and Lawrence, Mass.

Indebtedness of trustees as principal, \$3,000; as surety, nothing.

Loans and investments are made by S. A. Haley and N. B. Treadwell.

An examination of the books and securities of the institution is made by N. B. Treadwell, A. L. Mellows, and A. D. Wiggins, July, 1881, and by B. F. Haley, N. B. Treadwell, and J. F. Chapman, January, 1882.

Reports are published as required by law.

This bank receives no interest on its deposits in Newmarket National Bank, but this national bank furnishes rent free.

Average amount of deposits in other banks for last 12 months, \$2,667.51.

Number of depositors, 423; increase since last examination by bank commissioners, 23.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 35.

Largest amount loaned to any individual, corporation, or company, \$6,000.

Amount of debts believed by the trustees to be bad, \$500.

No debts believed by the trustees to be doubtful.

Very little overdue.

The funds of this institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

This bank had to take the Bennett homestead, valued at \$8,000, and the Bennett store, on the corner in Newmarket village, with stable and out-building, valued at \$5,000, and two houses in said village, estimated at \$2,500; also one house valued at \$800, and one house lot at \$300, and one hay-field near the Bay valued at \$1,000; four

houses in Chicago, Ill., valued at \$8,300; two thirds of 64,380 feet of land in Lawrence, Mass., and two thirds of the iron foundry upon said land, together valued at \$20,000, and pig iron, moulds, sand, etc., used in carrying on the foundry business, valued at from \$3,500 to \$5,000. By good management this property was carried through the "hard times" without failing the bank. Then \$32,000 worth of property was taxed where located, and also had to pay the state a tax of one per cent. As the bank lived through the "hard times" with double taxation, we trust it will prosper in these times with double taxation done away with.

NEWPORT SAVINGS BANK.—NEWPORT.

Incorporated 1868. Charter expires in 1888.

President—HENRY G. CARLTON.*Vice-President*—ISAAC A. REED.

Trustees—Henry G. Carlton, Dexter Richards, Worthen Hall, Edmund Wheeler, Isaac A. Reed, Matthew Harvey, Calvin Wilcox, Lyman Rounsevel, F. W. Lewis, H. A. Averill, A. S. Wait, Francis Boardman, John P. Knowlton, Frank A. Rawson, E. C. Converse.

Treasurer—FRED. W. LEWIS. Treasurer's bonds, \$50,000, copies of which are on file in office of secretary of state. Date of bonds, August 5, 1868; March 25, 1873. Sureties of bonds are able to respond. Bonds deposited with one of the trustees for safe-keeping.

Clerk—FRED. W. RICHARDS.

Officers have taken their official oath.

Examination May 23, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$364,662.27
Surplus.....	581.33
Guaranty fund.....	14,000.00
	<hr/> \$379,243.60

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$181,734.76	\$181,734.76	\$181,734.76
Loans on personal security.....	12,930.00	12,930.00	12,930.00
Loans on collateral security.....	38,472.41	38,472.41	38,472.41
State bonds.....	6,396.00	5,200.00	5,097.00
County, city, town, and district bonds...	43,630.00	39,500.00	39,345.00
Railroad bonds.....	21,900.00	21,000.00	20,600.00
Railroad stock.....	63,135.00	53,700.00	50,443.00
Bank stock.....	18,633.00	14,800.00	17,913.33
Miscellaneous investments.....	7,500.00	7,500.00	7,500.00
Real estate acquired or held by foreclose- ure	500.00	500.00	500.00
Cash on deposit in National Bank, New- port.....	4,708.10	4,708.10	4,708.10
	<hr/> \$399,539.27	<hr/> \$380,045.27	<hr/> \$379,243.60

Dividends, six last, 2 per cent. each; six months previously, 2½ per cent.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,730.43.

Amount of state tax paid last year, \$3,318.69.

Amount of national tax paid for the last twelve months, \$18.

Amount of other taxes, \$15.08.

Indebtedness of trustees as principal, nothing; as surety, \$2,550.

Loans and investments are made by Dexter Richards, H. G. Carlton, and Francis Boardman, who meet as notified by treasurer.

An examination of the books and securities of the institution is made by auditors semi-annually.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 1,430; increase since last examination by bank commissioners, 107.

Number having deposits of over \$2,000, 5.

Number of single loans of \$1,000 or less to separate parties in the state, 116.

Largest amount loaned to any individual, corporation, or company, \$20,000.

None of its debts are believed by the trustees to be bad, and only \$500 doubtful.

Little overdue paper.

The funds of the institution are invested agreeably to the laws of New Hampshire.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEWPORT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
State of New Hampshire, 6s.....		\$5,200.00	\$5,097.00
CITY.			
Chicago, Ill., 7s.....		6,000.00	\$5,845.00
Rock Island, Ill., 10s.....		5,000.00	5,000.00
Moline, Ill., 10s.....		3,000.00	3,000.00
Newport, N. H., 6s.....		25,500 00	25,500.00
		\$39,500.00	\$39,345.00
RAILROAD.			
Burlington, Cedar Rapids & Northern, 5s..		\$4,000.00	\$3,600.00
Jackson, Lansing & Saginaw		2,000.00	2,000.00
Boston, Concord & Montreal, 6s, 7s.....		15,000.00	15,000.00
		\$21,000.00	\$20,600.00
Manhattan Beach Imp. bond, N. Y., 7s....		\$7,500.00	\$7,500.00
STOCKS.			
BANK.			
100 shares First National, Newport.....	\$13,333.00	\$10,000.00	\$12,863.33
23 " Nat. Hide and Leather, Boston	2,550.00	2,300.00	2,300.00
25 " Otoe County Nat., Nebraska....	2,750.00	2,500.00	2,750.00
	\$18,633.00	\$14,800.00	\$17,913.33
RAILROAD.			
100 shares Fitchburg, Ft. Wayne & Chicago	\$13,500.00	\$10,000.00	\$7,673.25
220 " Cleveland & Pittsburgh.....	14,800.00	11,000.00	10,115.00
110 " Chicago & Alton.....	14,300.00	11,000.00	12,700.00
110 " Philadelphia & Reading.....	3,135.00	5,500 00	5,425.25
40 " Norwich & Worcester.....	6,400.00	4,000.00	4,318.00
25 " Northern.....	2,700.00	2,500.00	2,650.00
62 " Michigan Central.....	5,500.00	6,200.00	6,621.50
35 " Burlington, Cedar Rapids & No.	2,800.00	3,500.00	940.00
	\$63,135.00	\$53,700.00	\$50,443.00

NORWAY PLAINS SAVINGS BANK.—ROCHESTER.

Incorporated 1851. Charter perpetual.

President—JOHN McDUFFEE.*Trustees*—John McDuffee, Charles Greenfield, I. W. Longee, J. Farrington, J. H. Edgerly, D. Hanson, and N. Burnham.*Treasurer*—H. H. PLUMER. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, December 3, 1880. Sureties of bond are able to respond. Bond deposited with president for safe-keeping. Annual compensation of treasurer, \$1,000.*Clerk*—V. H. JOHNSON. Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Examination December 30, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$484,371.33
Surplus.....	204.38
Guaranty Fund.....	5,322.95
	<u>\$489,898.66</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$43,125.20	\$43,125.20	\$43,125.20
Loans on personal security.....	101,107.84	101,107.84	101,107.84
Loans on collateral security.....	85,303.50	85,303.50	85,303.50
U. S. bonds.....	30,000.00	30,000.00	30,000.00
County, city, town, and district bonds...	105,200.00	88,500.00	88,500.00
Railroad bonds.....	57,300.00	46,000.00	48,142.50
Bank stock.....	9,550.00	8,400.00	8,400.00
Cash on deposit with Rochester National Bank.....	8,884.14	8,884.14	8,884.14
Real estate—bank building.....	5,635.74	5,635.74	5,635.74
Real estate acquired or held by foreclosure.....	70,799.74	70,799.74	70,799.74
	<u>\$516,906.16</u>	<u>\$487,756.16</u>	<u>\$489,898.66</u>

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$92,509.71
Amount of cut-down restored May 2, 1881.....	92,509.71

Dividends May 1, 1881, 2 per cent., and Nov. 1, 1881, 2 per cent. The last extra dividend January, 1874, amounted to \$11,527.68, or about 1¼ per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,367.99.

Amount of state tax paid last year, \$3,896.31.

Amount of national tax paid for the last twelve months, \$46.52.

Amount of other taxes, \$615 16.

Indebtedness of trustees as principal, none; as surety, \$400.

Loans and investments are made by committee of trustees, who meet weekly.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 1,260; increase since last examination by bank commissioners, 279.

This bank was scaled down 20 per cent., amounting to \$92,509.71, in 1878.

Number having deposits of over \$2,000, 27.

Number of single loans of \$1,000 or less to separate parties in the state, 74.

Total amount of loans out of the state (Western loan), none.

Largest amount loaned to any individual, corporation, or company, \$32,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Number and amount of notes with interest unpaid for over six months, \$22,500.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE STOCKS AND BONDS OF THE NORWAY PLAINS SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
5 shares Great Falls National.....	\$650.00	\$500.00	\$500.00
59 shares Rochester National.....	5,900.00	5,900.00	5,900.00
20 shares Strafford National.....	3,000.00	2,000.00	2,000.00
	\$9,550.00	\$8,400.00	\$8,400.00
BONDS.			
United States, 4½s.....	\$30,000.00	\$30,000.00	\$30,000.00
RAILROAD.			
Boston & Maine, Mass., 7s.....	\$40,000.00	\$30,000.00	\$30,000.00
N. Y. & N. England, Mass., 6s.....	10,700.00	10,000.00	11,287.50
Grand River Valley, Mich., 8s.....	6,600.00	6,000.00	6,855.00
	\$57,300.00	\$46,000.00	\$48,142.50
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Chicago, Ill.....	\$10,200.00	\$ 8,500.00	\$8,500.00
City of Cincinnati, O.....	12,000.00	10,000.00	10,000.00
St. Louis county, Mo.....	24,000.00	20,000.00	20,000.00
City of Cincinnati, O.....	18,000.00	15,000.00	15,000.00
City of Cleveland, O.....	23,000.00	20,000.00	20,000.00
Cook county, Ill.....	6,000.00	5,000.00	5,000.00
“ “	12,000.00	10,000.00	10,000.00
	\$105,200.00	\$88,500.00	\$88,500.00

OSSIPEE VALLEY SAVINGS BANK.—FREEDOM.

Incorporated 1868. Charter perpetual

President—JOSIAH THURSTON.*Vice-President*—RENSSELAER TOWLE.*Trustees*—John Parsons, John Demeritt, Stephen J. Kenerson, Jacob Manson, Elias I. Towle, George I. Philbrick, A. D. Merrow, and Wm. M. Furbush.*Treasurer*—ELIAS I. TOWLE. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, 1882. Sureties of bond able to respond. Annual compensation of treasurer, \$300.*Assistant Treasurer*—GEORGE I. PHILBRICK.

Officers have taken their official oath.

Examination December 23, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$79,732.39
Surplus.....	3,722.73
Guaranty fund.....	3,890.00
	<hr/> \$87,345.12

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$22,268.69	\$22,268.69	\$22,268.69
Loans on personal security.....	45,849.71	45,849.71	45,849.71
Loans on collateral security.....	3,947.00	3,947.00	3,947.00
County notes.....	9,800.00	9,800.00	9,800.00
Bank stock, Lake National, 13 shares.....	1,300.00	1,300.00	1,300.00
Cash on deposit with Canal Nat. Bank of Portland.....	972.90	972.90	972.90
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	2,806.82	2,806.82	2,806.82
	<hr/> \$87,345.12	<hr/> \$87,345.12	<hr/> \$87,345.12

Dividends 2 per cent., October, 1881. The last extra dividend in 1876, about 1 per cent per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$327.

Amount of state tax paid last year, \$755.

Amount of national tax paid for the last 12 months, none.

No other taxes.

Indebtedness of trustees as principal, \$3,000 ; as surety, \$2,000.

Loans and investments are made by treasurer, by advice of trustees, who meet as occasion demands.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives 1 per cent. interest on its deposits in other banks.

Number of depositors, 306 ; decrease since last examination by bank commissioner, 2.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 178.

No Western loans.

Largest amount loaned to any individual, corporation, or company, \$5,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$8,500.

Number and amount of notes with interest unpaid for over 6 months, 1—\$8,500.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

PENACOOK SAVINGS BANK.—FISHERVILLE.

Incorporated in 1869. Charter expires in 1889.

President—ISAAC K. GAGE.*Vice-President*—JOHN S. BROWN.*Trustees*—Nehemiah Butler, I. K. Gage, John S. Brown, C. E. Foote, T. O. Wilson, John A. Coburn, Rufus D. Scales, Wm. H. Allen, John C. Linehan, Nath'l S. Gale, Charles M. Rolfe, Abial W. Rolfe, John E. Rines.*Treasurer*—SAMUEL F. BROWN. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, March 1, 1881. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Examination April 24, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$96,449.54
Surplus	38,738.72
Guaranty fund.....	5,974.46
Decree of court—balance.....	42,861.50
	<hr/> \$184,024.22

	Market Value.	Par Value.	Value on books.
Loans secured on real estate	\$66,898.35	\$66,898.35	\$66,898.35
Loans on personal security.....	22,834.68	22,834.68	22,834.68
Loans on collateral security.....	5,100.00	5,100.00	5,100.00
County, city, town, and district bonds....	21,485.00	19,700.00	19,700.00
Railroad bonds.....	22,950.00	27,000.00	27,000.00
Railroad stock.....	4,800.00	5,100.00	5,100.00
Manufacturing stock.....	10,000.00	10,000.00	10,000.00
Deposited with C. W. Vernon & Co., Boston.....	5,037.02	5,037.02	5,037.02
Real est. acquired or held by foreclosure..	19,014.25	19,014.25	19,014.25
Bank fixtures.....	2,200.00	2,200.00	2,200.00
Cash on hand.....	1,139.92	1,139.92	1,139.92
	<hr/> \$181,459.22	<hr/> \$184,024.22	<hr/> \$184,024.22

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$85,723.00
Assets on hand to pay cut-down.....	\$38,811.50
Amount of cut-down restored.....	42,861.50
Deficiency.....	<hr/> 4,050.00
	<hr/> \$85,723.00

Dividend, October, 1881, of 5 per cent.

The last extra dividend, October 1, 1877, amounting to 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$757.09.

Amount of state tax paid last year, \$920.56.

No other taxes paid.

Indebtedness of trustees as principal, \$15,100; as surety, \$2,150.46.

Loans and investments are made by I. K. Gage, John S. Brown, Charles E. Foote, and W. H. Allen, who meet every Monday.

An examination of the books and securities of the institution is made by a committee of trustees in March and September of each year.

Reports are published as required by law.

This bank receives 4 per cent. interest on its deposits in other banks.

Number of depositors, 1,629; increase since last examination by bank commissioners, 207.

This bank was scaled down 30 per cent., amounting to \$85,723, in 1878.

No deposits of over \$2,000.

Number of single loans of \$1,000 or less to separate parties in the state, 64.

Total amount of loans out of the state (Western), \$58,150.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

Amount of debts believed by the trustees to be doubtful, \$65.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE PENACOOK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Wade, Jasper Co., Ill., 8s.....	\$2,200.00	\$2,000.00	\$2,000.00
Jasper Co. (funding), Ill., 7s.....	5,300.00	5,000.00	5,000.00
Pueblo Co. (School-Dist. No. 1), Col., 10s.	5,750.00	5,000.00	5,000.00
City of Lawrence (funding), Kan., 6s.....	2,835.00	2,700.00	2,700.00
City of Pueblo water bonds, 8s.....	5,400.00	5,000.00	5,000.00
	\$21,485.00	\$19,700.00	\$19,700.00
RAILROAD.			
Toledo, Delphos & Burlington, equipm't.	\$5,000.00	\$5,000.00	\$5,000.00
Chillicothe & Brunswick	2,200.00	2,000.00	2,000.00
Toledo, Delphos & Burlington.....	4,500.00	5,000.00	5,000.00
“ “ “ “	4,500.00	5,000.00	5,000.00
Conatten Valley.....	3,000.00	5,000.00	5,000.00
Litchfield, Ill., water bond.....	3,750.00	5,000.00	5,000.00
	\$22,950.00	\$27,000.00	\$27,000.00
STOCKS.			
RAILROAD.			
51 shares Chicago & West Michigan	\$4,800.00	\$5,100.00	\$5,100.00
MANUFACTURING.			
20 shares Contoocook Manufacturing and Mechanics' Co.....	\$10,000.00	\$10,000.00	\$10,000.00

PEOPLE'S SAVINGS BANK.—MANCHESTER.

Incorporated 1873. Charter perpetual.

President—PERSON C. CHENEY.*Trustees*—P. C. Cheney, E. M. Topliff, A. W. Quint, H. M. Putney, Moody Carrier, C. H. Bartlett, A. P. Olzendam, Edson Hill, J. W. Kidder, G. B. Chandler.*Treasurer*—G. BYRON CHANDLER. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, Sept. 15, 1874. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.*Clerk*—EDWARD M. BROOKS.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk paid by treasurer.

Examination completed February 28, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$491,601.30
Surplus.....	55,805.12
Guaranty fund.....	50,000.00
Dividend unpaid.....	380.00
	<hr/> \$597,786.42

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$513,747.16	\$513,747.16	\$513,747.16
Loans on personal security.....	20,856.00	20,856.00	20,856.00
Loans on collateral security.....	18,272.00	18,272.00	18,272.00
U. S. bonds.....	23,500.00	20,000.00	20,000.00
Cash on deposit with Amoskeag National Bank.....	18,001.11	18,001.11	18,001.11
Cash on hand.....	6,910.15	6,910.15	6,910.15
	<hr/> \$601,286.42	<hr/> \$597,786.42	<hr/> \$597,786.42

Dividend April, 1881, 5 per cent.

Total expense of institution for the last twelve months, exclusive of taxes, \$1,309.88.

Amount of state tax paid last year, \$5,353.40.

No national tax paid for the last 12 months.

No other taxes paid.

No indebtedness of trustees as principal or surety.

Loans and investments are made by treasurer and Executive Committee, who meet as occasion requires.

An examination of the books and securities of the institution is made by Committee of Trustees quarterly.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks. Receives rent in consideration of its deposit account.

Number of depositors, 949; increase since last examination by bank commissioners, 18.

Number having deposits of over \$2,000, 17.

Number of single loans of \$1,000 or less to separate parties in the state, 3.

Total amount of loans in the state, about \$49,000.

Total amount of loans out of the state, Western loan, \$513,747.16.

Largest amount loaned to any individual, corporation, or company, \$9,750.

None of its debts are believed by the trustees to be bad or doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

PETERBOROUGH SAVINGS BANK.—PETERBOROUGH.

Incorporated 1859. Charter perpetual.

President—JAMES SCOTT.

Trustees—James Scott, Whitcomb French, Frederick Livingston, Daniel D. Cutter, Norton Hunt, Thomas Little, A. A. Farnsworth, C. H. Brooks, Isaac Hadley, George W. Farrar, Willard D. Chase, W. G. Livingston, and M. L. Morrison.

Treasurer—M. L. MORRISON. Treasurer's bond, \$75,000, copy of which is on file in office of secretary of state. Date of bond, April 8, 1873. Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Examination completed May 2, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$592,390.17
Surplus.....	13,608.82
Guaranty fund.....	11,579.24
Suspense account.....	381.84
	<hr/> \$617,960.07

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$214,807.88	\$214,807.88	\$214,807.88
Loans on personal security.....	42,268.98	42,268.98	42,268.98
Loans on collateral security.....	6,059.90	6,059.90	6,059.90
State bonds.....	7,200.00	6,000.00	6,000.00
County, city, town, and district bonds,...	177,234.00	161,500.00	150,602.50
Railroad bonds.....	15,800.00	14,500.00	13,695.00
Railroad stock.....	57,865.00	60,750.00	63,923.55
Bank stock.....	58,345.00	50,400.00	56,716.00
Interest accrued.....			285.31
Miscellaneous investments.....	5,500.00	5,000.00	5,000.00
Cash on deposit with National Bank.....	11,021.56	11,021.56	11,021.56
Real estate purchased for the bank.....	17,888.62	17,888.62	17,888.62
Real estate acquired or held by foreclosure.....	22,831.00	22,831.00	22,831.00
Bank fixtures.....	1,767.69	1,767.69	1,767.69
Cash on hand.....	5,092.08	5,092.08	5,092.08
	<hr/> \$643,681.71	<hr/> \$619,887.71	<hr/> \$617,960.07

Dividends July, 1881, 2 per cent., and January, 1882, 2 per cent. The last extra dividend January, 1874.

Total expenses of institution for the last 12 months, exclusive of taxes, \$2,312.72.

Amount of state tax paid last year, \$5,402.70.

Amount of national tax paid for the last 12 months, \$53.75.

Amount of other taxes, \$280.61.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Loans and investments are made by committee of trustees, who meet every Monday.

An examination of the books and securities of the institution is made by committee of trustees four times each year.

Reports are published as required by law.

This bank receives no per cent. interest on its deposits in other banks.

Number of depositors, 1,862; increase since last examination by bank commissioners, 13.

Amount of bank's assets in Boston for safe-keeping, \$175,287.50.

Number having deposits of over \$2,000, 19.

Number of single loans of \$1,000 or less to separate parties in the state, 145.

Total amount of loans out of the state (Western loan), \$99,935.

Largest amount loaned to any individual, corporation, or company, \$15,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$5,000.

Number and amount of notes with interest unpaid for over 6 months, \$6,881.36.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE STOCKS AND BONDS OF THE PETERBOROUGH SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANKS.			
5 shares Citizen's National of Keene....	\$550.00	\$ 500.00	\$ 550.00
214 shares Francestown National.....	23,540.00	21,400.00	23,327.00
55 shares Peterborough National.....	7,700.00	5,500 00	7,285.00
25 shares Souhegan National.....	2,875.00	2,500 00	2,550.00
118 shares Hillsborough National.....	12,980.00	11,800.00	12,290.00
67 shares Monadnock National.....	8,710.00	6,700.00	8,714.00
Richardson County, Neb.....	2,000.00	2,000.00	2,000.00
	\$58,345.00	\$50,400.00	\$56,716.00
RAILROAD.			
Vermont & Canada.....	\$1,500.00	\$7,500.00	\$7,594.00
Chicago, Bur. & Quincy.....	14,300.00	11,000.00	14,050.00
Chicago & North Western.....	6,500.00	5,000.00	6,000.00
U. Pacific.....	5,550.00	5,000.00	5,000.00
C. Pacific.....	4,440.00	5,000.00	4,500.00
Atchison, Top. & Santa Fe.....	17,200.00	20,000.00	17,000.00
Chicago, St. Paul & Minneapolis, Omaha..	5,000.00	5,000.00	5,000.00
	\$54,490.00	\$58,500.00	\$56,716.00
MISCELLANEOUS.			
Niagara Fire Insurance Co.....	\$8,375.00	\$2,250.00	\$4,749.55
BONDS.			
STATE.			
New Hampshire.....	\$7,200.00	\$6,000.00	\$6,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of St. Louis.....	\$25,440.00	\$24,000.00	\$20,660.00
City of Detroit.....	6,480.00	6,000.00	5,940.00
“ “	15,680.00	14,000.00	13,860.00
“ “	16,800.00	15,000.00	14,925.00
City of Peoria.....	17,920.00	16,000.00	13,600.00
City of Lansing.....	2,625.00	2,500.00	2,500.00
City of Elizabeth.....	500.00	1,000.00	930.00
City of Newport, Ky.....	6,900.00	6,000.00	5,940.00
Town of Osceola.....	13,800.00	12,000.00	11,760.00
Town of Bloomington.....	2,300.00	2,000.00	1,900.00
Town of Browning.....	2,300.00	2,000.00	1,960.00
Town of Roseville.....	5,500.00	5,000.00	4,375.00
Town of Belle Flower.....	33,000.00	30,000.00	26,250.00
Town of Peterborough.....	24,080.00	22,100.00	22,100.00
Hillsborough county.....	3,500.00	3,500.00	3,502.50
School district No. 1, Fair Prairie, Jasper co., Io.....	400.00	400.00	400.00
	\$177,234.00	\$161,500.00	\$150,602.50

SCHEDULE OF THE BONDS OF THE PETERBOROUGH SAVINGS BANK.

Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Peterborough.....	\$ 500.00	\$ 500.00	\$ 500.00
Peterborough & Hillsborough.....	5,500.00	5,000.00	4,775.00
Chicago, B. & Q.....	840.00	1,000.00	420.00
Chicago, Milwaukee & St. Paul.....	8,960.00	8,000.00	8,000.00
	\$15,800.00	\$14,500.00	\$13,695.00
MISCELLANEOUS.			
Burlington Steam Supply Co.....	\$5,500.00	\$5,000.00	\$5,000.00

PISCATAQUA SAVINGS BANK.—PORTSMOUTH.

Incorporated 1877. Charter perpetual.

President—ICHABOD GOODWIN.*Trustees*—Ichabod Goodwin, E. P. Kimball, William L. Dwight, John H. Broughton, Robert C. Peirce, J. H. F. Hobbs, E. C. Spiuney, E. B. Philbrick, J. Albert Walker, J. H. Hutchinson, A. F. Howard.*Treasurer*—ROBERT C. PEIRCE. Treasurer's bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, March 16, 1881. Sureties of bond able to respond. Bond deposited with E. P. Kimball for safe-keeping.

Annual compensation of treasurer, not fixed.

Examination commenced December 30, 1881, by

J. D. LYMAN.

STATEMENT.

Due depositors	\$258,615.42
Surplus	7,932.82
Guaranty fund	2,500.00
	<u>\$269,048.24</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$82,775.67	\$82,775.67	\$82,775.67
Loans on personal security	25,249.08	25,249.08	25,249.08
Loans on collateral security	15,200.00	15,550.00	15,200.00
County, city, town, and district bonds....	99,554.58	96,550.00	97,971.58
Railroad bonds	14,070.00	14,000.00	13,772.50
Bank stock	23,864.00	21,900.00	23,170.13
Cash on hand	1,026.52	1,026.52	1,026.52
Cash on deposit in First National Bank, Portsmouth	9,882.76	9,882.76	9,882.76
	<u>\$271,622.61</u>	<u>\$266,584.03</u>	<u>\$269,048.24</u>

Dividends have always been 2 per cent. each six months.

Total expense of institution for the last 12 months, exclusive of taxes, \$169.31.

Amount of state tax paid last year, \$1,996.28.

No other tax.

Loans and investments are made by Gov. Goodwin, J. W. F. Hobbs, E. P. Kimball, R. C. Peirce, and J. H. Broughton, who meet as business requires.

An examination of the books and securities of the institution were made by J. A. Walker and A. F. Howard May and November.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Losses charged off since the bank started, \$3,000.

Number of depositors, 831; increase since last examination by bank commissioners, 204.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 13.

Largest amount loaned to any individual, corporation, or company, \$12,000.

No debts believed by the trustees to be bad or doubtful, and none overdue.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

The treasurer has never received compensation up to the date of this examination, except the satisfaction of well discharging his duties and building up the bank.

SCHEDULE OF THE BONDS AND STOCKS OF THE PISCATAQUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
East Saginaw, Mich., 6s.....	\$4,160.00	\$4,000.00	\$4,100.00
Jackson City, Mich., 7s.....	3,090.00	3,000.00	3,000.00
Hardin county, O., 6s.....	10,100.00	10,000.00	10,005.00
Auglaise " 7s.....	1,887.00	1,850.00	1,850.00
Portsmouth, N. H., 6s.....	106.00	100.00	100.00
Burlington Water Co., Iowa, 6s.....	3,150.00	3,000.00	3,100.00
Nashua, N. H., 6s.....	210.00	200.00	200.00
Jersey City water loan, N. J., 7s.....	5,600.00	5,000.00	5,500.00
Green county, Ind., 6s.....	6,120.00	6,000.00	6,100.00
Rock Island, Ill., 6s.....	2,100.00	2,000.00	2,000.00
Evansville, Ind., 7s.....	2,120.00	2,000.00	2,100.00
Henry, Ill., 7s.....	3,120.00	3,000.00	3,100.00
Hancock county, Ill., 6s.....	510.00	500.00	485.00
Ada Village, O., 7s.....	3,180.00	3,000.00	3,150.00
Pleasant Township, O., 6s.....	3,090.00	3,000.00	3,090.00
Maysville school bond, Mo., 6s.....	3,500.00	3,500.00	3,500.00
Lafayette county, Mo., 6s.....	2,000.00	2,000.00	1,910.00
Doniphan county, Kan., 6s.....	5,000.00	5,000.00	4,925.00
Hendricks county, Ind., 6s.....	2,100.00	2,000.00	2,000.00
Ottawa Township, O., 6s.....	5,150.00	5,000.00	5,100.00
Omaha Water-Works Co., Neb., 6s.....	5,070.83	5,000.00	5,070.83
Lamar Board of Education, Mo., 6s.....	5,600.00	5,000.00	5,075.00
Sedalia, Mo., 5s.....	4,750.00	5,000.00	4,700.00
Delphos, O., 6s.....	7,100.00	7,000.00	7,070.00
Portsmouth, Great Falls & Con. R. R., 4½s	7,920.00	9,000.00	7,732.50
Rockingham county, N. H., 6s.....	1,077.00	1,000.00	1,077.50
Chicago & South-Western R. R., 7s.....	6,150.00	5,000.00	6,040.00
Rushville, Ind., 6s.....	6,573.25	6,400.00	6,573.00
Spencerville Village, O., 7s.....	3,090.00	3,000.00	3,090.25
	\$113,624.58	\$110,550.00	\$111,744.08
STOCKS.			
BANK.			
Casco.....	\$2,693.00	\$1,900.00	\$2,656.00
New Hampshire.....	2,200.00	2,000.00	2,115.00
First National, Portsmouth.....	3,848.00	2,600.00	3,730.00
Meehanics and Traders.....	600.00	500.00	544 75
Central N. Y.....	3,564.00	2,700.00	3,489.38
Commonwealth.....	3,840.00	3,000.00	3,730.00
Merchants.....	4,644.00	4,300.00	4,435.00
Granite State.....	2,470.00	1,900.00	2,470.00
Pacific.....	3,000.00
	\$23,864.00	\$21,900.00	\$23,170.13

Bank Commissioners' Report.

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PITTSFIELD SAVINGS BANK.—PITTSFIELD.

Incorporated in 1855. Charter expires in 1895.

President—R. L. FRENCH.

Trustees—R. L. French, William G. French, Lowell Brown, B. F. Kaime, Peter J. Hook, H. A. Tuttle, J. J. Jenness, E. L. Carr, A. B. Taylor, J. W. Johnson, George F. Berry.

Treasurer—GEO. F. BERRY. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. *Date of bond, July 12, 1880. Sureties of bond are able to respond. Bond deposited with secretary of state for safe-keeping.

Annual compensation of treasurer, \$800.

Examination, May 30, 1882, by J. D. Lyman and R. L. French, president.

STATEMENT.

Due depositors.....	\$193,790.56
Surplus.....	3,191.71
Guaranty fund.....	3,000.00
	<hr/> \$199,982.27

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$68,367.03	\$68,367.03	\$68,367.03
Loans on personal security.....	53,774.80	53,774.80	53,774.80
Loans on collateral security.....	40,706.29	40,706.20	40,706.20
County bonds.....	2,100.00	2,000.00	2,100.00
Railroad bonds.....	24,540.00	23,500.00	24,540.00
Railroad Stock—4 shares Suncok Valley.	400.00	400.00	400.00
Bank Stock—City National, Manchester, 10 shares; Gonic National, 5 shares....	1,220.00	1,120.00	1,220.00
Miscellaneous investments—school bonds.	469.12	455.00	469.12
Real estate acquired for bank.....	4,300.00	4,300.00	4,300.00
Real estate acquired or held by foreclos- ure and purchase.....	2,419.02	2,419.02	2,419.02
Cash on hand and on deposit.....	1,686.10	1,686.10	1,686.10
	<hr/> \$199,982.27	<hr/> \$198,728.15	<hr/> \$199,982.27

Paid 5 per cent. in 1877 and 1878, and 4 per cent. since.

Total expense of institution for the year ending December 31, 1881, exclusive of taxes, \$1,060.50.

Amount of state tax paid last year, \$1,479.

Amount of national tax paid for the year ending 1881, \$1.16.

Amount of other taxes, \$122.66.

Indebtedness of trustees as principal, \$8,317.20; as surety, \$19,085.30.

Loans and investments are made by R. L. French and George F. Berry, who meet as business requires.

An examination of the books and securities of the institution was made by S. H. French, R. L. French, and E. L. Carr, March 1, 1881, and by J. J. Jenness, E. L. Carr, and R. L. French, September 1, 1881. Both assets and deposits were taken account of.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors at last commissioner's examination, 845; increase since, 134.

Increase of deposits since, \$37,358.92.

No deposits of over \$2,000.

Number of single loans of \$1,000 or less to separate parties in the state, 116.

Largest amount loaned to any individual, corporation, or company, \$31,000, upon collateral.

No bad debts, and very little, if any, loss is expected upon any debt.

No overdue paper.

General character of assets good.

*The treasurer is to give a new bond; and we are in hopes that it will be procured before this report goes to press. The delay is occasioned by the calling of a special meeting to make certain the legality of the election of the treasurer.

SCHEDULE OF THE BONDS OF THE PITTSFIELD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$4,240.00	\$4,000.00	\$4,240.00
“ “ “	6,360.00	6,000.00	6,360.00
Cincinnati Northern, 6s.....	2,925.00	3,000.00	2,925.00
N. Y. & New England, 6s.....	5,350.00	5,000.00	5,350.00
Kansas Pacific, 6s.....	3,060.00	3,000.00	3,060.00
Terre Haute & South-Eastern, 7s.....	2,080.00	2,000.00	2,080.00
Brunswick & Chillicothe, 6s.....	525.00	500.00	525.00
COUNTY.			
Douglas Co. (Neb.) Bridge, 7s.....	\$2,100.00	\$2,000.00	2,100.00
School bond, Boone Co., Neb., 7s.....	184.50	180.00	184.50
School bond, Neb., 7s.....	284.62	275.00	284.62

PORTSMOUTH SAVINGS BANK.—PORTSMOUTH.

Incorporated 1823. Charter perpetual.

President—WILLIAM H. ROLLINS.

Trustees—John Stavers, L. D. Spalding, S. Adams, J. H. Thacher, Chas. H. Mendon, J. Knowlton, John Sise, B. F. Webster, Thos. E. Call, Chas. H. Rollins, D. Marcy, J. Loughton, M. Bufford, C. M. Loughton, H. M. Clark, W. Freeman, W. W. Cotton, and J. S. Pray.

Treasurer—JOSEPH H. FOSTER. Bonds, \$190,000, copies of which are on file in office of secretary of state. Date of bonds, July 21, 1877, and April 17, 1882. Sureties of bonds are able to respond. Bonds deposited with president for safe-keeping. Annual compensation of treasurer, \$2,500.

Clerk—A. C. HOYT. Annual compensation of clerk, \$1,500.

Commenced examination March 16, and finished May 6, 1882.

Examined by J. D. LYMAN, Hon. MARCELLUS BUFFORD, trustee, and president W. H. ROLLINS.

STATEMENT.

Due depositors.....	\$2,806,081.82
Surplus.....	100,276.63
Guaranty fund.....	69,322.84
	<hr/> \$2,975,681.29

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$1,139,328.67	\$1,139,328.67	\$1,139,328.67
Loans on personal security.....	76,172.42	76,172.42	76,172.42
Loans on collateral security.....	53,458.25	53,458.25	53,458.25
U. S. bonds.....	178,625.00	156,000.00	157,052.62
State bonds.....	141,000.00	120,900.00	120,900.00
County, city, town, and district bonds....	1,103,268.00	1,102,908.00	1,037,115.70
Railroad stock.....	12,500.00	49,600.00	14,880.00
Bank stock.....	32,500.00	27,600.00	31,761.92
Miscellaneous investments.....	175,718.00	170,600.00	169,602.23
Deposits in National Mechanics' & Traders' Bank.....	32,259.25	32,259.25	32,259.25
Real estate.....	10,000.00	9,950.00	9,950.00
Real estate acquired or held by foreclosure.....	114,000.00	129,570.62	129,570.62
Cash on hand.....	3,629.61	3,629.61	3,629.61
	<hr/> \$3,062,459.20	<hr/> \$3,071,976.82	<hr/> \$2,975,681.29

Dividends, July, 1877,—one of 2½ and an extra of 1 per cent., and one of 2 per cent. each six months since.

Total expense of institution for the last year, \$6,025.87.

Amount of state tax paid last year, \$25,909.87.

No national tax paid for the year ending 1881.

Amount of other taxes, \$1,561.42.

Indebtedness of trustees as principal, \$4,000; as surety, \$9,000.

Loans and investments are made by W. H. Rollins, president, J. H. Foster, treasurer, and C. H. Mendon, D. Marcy, J. H. Thacher, T. E. Call, and H. M. Clark, committee of trustees, who meet weekly.

An examination of the books and securities of the institution was made by committee of trustees April and July, 1881, and January, 1882, who carefully examined the assets and ledger balances.

Reports are published as required by law.

This bank receives 2 per cent. interest on its deposits in other banks, and these deposits have averaged \$31,150 for the last 12 months.

Number of depositors at last examination by commissioner, 7,469; now 7,991; increase 522.

Losses charged off since last examination by commissioner, \$666.19.

Number having deposits of over \$2,000, 51.

Number of single loans of \$1,000 or less to separate parties in the state, 164.

Largest amount loaned to any individual, corporation, or company, \$30,000.

The trustees expect a loss of about \$3,000 on the paper held by this bank.

Amount of overdue paper in the bank, \$20,000, upon which interest is overdue.

The funds of the institution are invested agreeably to the laws.

Premium on stocks and bonds, \$123,477.91.

Books of record are well kept.

General character of loans believed to be good.

The excess of any new deposit over \$500 is a special deposit, and draws only 3 per cent. per annum. Deposits made just before April 1, and withdrawn soon after, have 1 per cent. deducted from them for tax. Small depositors, for whom savings-banks were instituted, have great reason to thank the managers of this institution for the special care with which their interests are protected.

Have not examined the new bond required of treasurer, but, from statement sent, the commissioner is satisfied of its correctness.

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS-BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
United States.....	\$178,625.00	\$155,050.00	\$157,052.62
STATE.			
New Hampshire, 6s.....	\$113,500.00	\$95,900.00	\$95,900.00
District of Columbia, 7s.....	27,500.00	25,000.00	25,000.00
	\$141,000.00	\$120,900.00	\$120,900.00
COUNTY.			
Hancock, Ill., 6s.....	\$13,000.00	\$13,000.00	\$12,350.00
Cook, Ill., 7s.....	12,000.00	10,000.00	10,000.00
Fayette, Ky., 6s.....	21,000.00	21,000.00	21,000.00
Blackford, Ind., 7s.....	17,000.00	16,600.00	16,849.00
Macon, Mo., 8s.....	10,000.00	30,000.00	14,880.00
Lewis, Mo., 8s.....	4,750.00	4,500.00	4,050.00
Huntington, Ind., 7s.....	6,600.00	6,000.00	6,500.00
Parke, Ind., 6s.....	12,180.00	12,000.00	12,000.00
Adair, Mo., 10s.....	21,000.00	20,000.00	20,000.00
St. Louis, Mo., 7s.....	5,350.00	5,000.00	5,150.00
Cass, Mo., 6s.....	12,000.00	20,000.00	9,900.00
Jefferson, Neb., 8s and 10s.....	2,200.00	2,200.00	2,200.00
Otoe, Neb., 8s.....	15,750.00	15,000.00	15,450.00
Mercer, Ill., 6s.....	2,450.00	2,450.00	2,310.00
Wood, O., 7s.....	10,300.00	10,000.00	10,000.00
Adams, Ill., 6s.....	10,000.00	10,000.00	9,000.00
Morgan, Ill., 7s.....	10,100.00	10,000.00	9,950.00
Lee, Ia., 6s.....	17,350.00	17,000.00	15,300.00
Montgomery, Kan., 7s.....	12,000.00	12,000.00	11,700.00
Henry, Ia., 7s.....	5,300.00	5,000.00	4,975.00
Barton, Mo., 6s.....	\$6,825.00	6,500.00	6,597.50
Nemaha, Ia., 6s.....	690.00	690.00	690.00
Nodaway, Mo., 10s.....	2,000.00	1,800.00	1,976.50
	\$229,845.00	\$250,740.00	\$221,828.00
CITY.			
Brazil, Ind., 9s.....	\$11,000.00	\$10,000.00	\$10,000.00
Warsaw, Ind., 7s.....	5,100.00	5,000.00	4,975.00
" Ill., 6s.....	15,000.00	15,200.00	12,920.00
" Wis., 7s.....	10,000.00	10,000.00	10,000.00
Detroit, Mich., 7s.....	40,250.00	35,000.00	35,000.00
Keokuk, Ia., 8s.....	11,000.00	10,600.00	10,600.00
Madison, Wis., 7s.....	21,000.00	21,000.00	21,000.00
Portsmouth, N. H., 6s.....	17,300.00	15,100.00	15,100.00
Jersey City, N. J., 7s.....	25,680.00	24,000.00	24,000.00
Nebraska City, Neb., 7s.....	16,200.00	16,200.00	16,200.00
Kansas City, Mo., 10s and 8s.....	23,000.00	20,000.00	20,000.00
Sedalia, Mo., 5s.....	14,250.00	15,000.00	14,200.00
Macon, Mo., 10s.....	5,100.00	5,000.00	5,000.00
Ottawa, Kan., 8s.....	15,500.00	15,500.00	13,950.00
Jacksonville, Ill., 6s.....	21,000.00	20,000.00	20,000.00
Litchfield, Ill., 10s.....	2,000.00	10,000.00	9,000.00
Galena, Ill., 6s.....	5,000.00	5,000.00	4,000.00
Mt. Vernon, Ind., 6s.....	17,700.00	17,700.00	16,815.00
Ironton, O., 8s.....	10,200.00	10,000.00	10,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
Carthage, Mo., 6s.....	\$15,300.00	\$15,000.00	\$15,000.00
Terre Haute, Ind., 6s.....	21,000.00	20,000.00	20,100.00
Attica, Ind., 10s.....	2,000.00	2,000.00	2,000.00
West Chicago, Ill., 7s.....	5,500.00	5,000.00	5,000.00
Erie, Pa., 7s.....	15,600.00	15,000.00	15,000.00
Loch Haven, Pa., 6s and 8s.....	5,075.00	5,000.00	4,850.00
Des Moines, Ia., 7s.....	14,700.00	14,000.00	13,800.00
Anderson, Ind., 6s.....	15,300.00	15,000.00	15,000.00
East St. Louis, Ill., 10s.....	3,000.00	5,000.00	5,000.00
Evansville, Ind., 7s.....	15,450.00	15,000.00	15,000.00
Jeffersonville, Ind., 8s.....	10,250.00	10,000.00	10,000.00
Dubuque, Ia., 6s.....	5,000.00	5,000.00	4,500.00
Muscatine, Ia., 6s.....	16,150.00	17,000.00	14,950.00
Iowa City, Ia., 8s.....	10,500.00	10,000.00	10,000.00
Springfield, Ill., 7s and 8s.....	38,500.00	38,500.00	38,500.00
Cincinnati, O., 6s and 7s.....	37,500.00	30,000.00	30,000.00
Cleveland, O., 7s.....	6,000.00	6,000.00	6,000.00
	\$523,205.00	\$507,800.00	\$497,520.00
TOWNS.			
Gosport, N. H., 6s.....	\$4,668.00	\$4,668.00	\$4,668.00
Greenland, N. H., 5s.....	500.00	500.00	500.00
Bloomington, Ill., 7s.....	24,150.00	23,000.00	23,000.00
Morrisonville, Ill., 7s.....	7,210.00	7,000.00	7,000.00
Champaign, Ill., 8s.....	12,000.00	11,500.00	11,500.00
Monticello, Ill., 8s.....	5,250.00	5,000.00	5,000.00
Farmers, Ill., 7s.....	10,500.00	10,000.00	10,000.00
St. Charles, Ill., 10s.....	1,500.00	1,500.00	1,549.25
Louisville, Ill., 10s.....	16,800.00	14,000.00	14,000.00
Momence, Ill., 10s.....	12,000.00	12,000.00	12,000.00
Ganeer, Ill., 10s.....	14,000.00	14,000.00	14,000.00
West Mitchell, Ia., 7s.....	4,000.00	4,000.00	4,000.00
Vermont, Ill., 7s.....	15,750.00	15,000.00	15,000.00
Douglass, Ill., 10s.....	13,000.00	13,000.00	13,000.00
Tentopolis, Ill., 10s.....	6,800.00	6,500.00	6,500.00
Aroma, Ill., 10s.....	15,000.00	15,000.00	15,000.00
Keithsburg, Ill., 10s.....	5,000.00	5,000.00	5,000.00
Concord, Ill., 10s.....	4,000.00	20,000.00	6,000.00
Lacon, Mo., 10s.....	4,000.00	8,000.00	3,840.00
Ottawa, Ill., 10s.....	4,000.00	10,000.00	2,600.00
Clinton, Mo., 6s.....	12,000.00	12,000.00	10,800.00
Petersburg, Mo., 10s.....	5,000.00	5,000.00	5,000.00
Hinsdale, Ill., 6s.....	5,150.00	5,000.00	5,000.00
Danville, Ill., 7s.....	12,250.00	12,000.00	12,000.00
Marysville, Kan., 10s.....	6,000.00	6,000.00	5,400.00
Cicero, Ill., 10s.....	4,500.00	4,200.00	4,200.00
Evanston, Ill., 7s.....	8,600.00	7,500.00	7,500.00
Middleport, O., 6s and 8s.....	24,720.00	24,000.00	24,000.00
Bedford, Ind., 6s.....	13,650.00	13,500.00	13,162.00
Allerton, Ia., 6s.....	9,000.00	9,000.00	9,000.00
Onawa, Ia., 6s.....	8,250.00	8,000.00	8,000.00
Blue Rapids, Kan., 6s.....	1,000.00	1,000.00	1,000.00
Peasant, O., 6s.....	10,250.00	10,000.00	10,250.00
Aida, O., 6s.....	8,240.00	8,000.00	8,240.00
Union, O., 6s.....	10,100.00	10,000.00	10,000.00
Willshire, O., 6s.....	2,545.00	2,500.00	2,509.69
Portland, Ind., 6s.....	5,200.00	5,000.00	5,443.32
Cass, Ind., 6s.....	2,050.00	2,000.00	2,105.44
	\$328,633.00	\$344,368.00	\$317,767.70

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
RECAPITULATION.			
County.....	\$229,845.00	\$250,740.00	.....
City.....	523,205.00	507,800.00	.....
Town.....	328,633.00	344,368.00	.....
Accrued interest.....	21,585.00	.....	.....
	<u>\$1,103,268.00</u>	<u>\$1,102,908.00</u>	<u>.....</u>
MISCELLANEOUS.			
Omaha Water Works, Neb., 6s.....	\$10,400.00	\$10,000.00	\$9,900.00
Owego " N. Y., 6s.....	21,000.00	20,000.00	20,000.00
Athol " Mass., 6s.....	17,510.00	17,000.00	16,660.00
Niles " Mich., 7s.....	21,000.00	20,000.00	20,000.00
Joliet " Ill., 6s.....	9,000.00	10,000.00	10,054.73
Gardner " Mass., 6s.....	10,500.00	10,000.00	9,500.00
Towanda " Penn., 6s.....	10,250.00	10,000.00	10,000.00
Tiffin " O., 7s.....	10,478.00	10,000.00	10,000.00
Carthage " Mo., 6s.....	45,130.00	45,000.00	43,037.50
Topeka Gas Co., Kan., 7s.....	20,000.00	20,000.00	20,000.00
Moberly " Mo., 6s.....	450.00	500.00	450.00
	<u>\$175,718.00</u>	<u>\$172,500.00</u>	<u>\$169,602.23</u>
STOCKS.			
BANK.			
Rockingham National, Portsmouth.....	\$17,395.00	\$14,300.00	\$17,211.50
National Mechanics' & Traders', Ports'h..	12,995.00	11,300.00	12,444.00
" Bank of New Hampshire, " ..	860.00	800.00	856.00
Portsmouth Savings-bank.....	1,250.00	1,250.42	1,250.42
	<u>\$32,500.00</u>	<u>\$27,650.42</u>	<u>\$31,761.92</u>
RAILROAD.			
White Water—400 shares common, 88 shares preferred; scrip, \$800.....	\$12,500.00	\$49,600.00	\$14,880.00

PORTSMOUTH TRUST AND GUARANTEE COMPANY SAVINGS BANK.

Incorporated 1871. Charter perpetual.

President—JEREMIAH F. HALL.*Vice-President*—FRANK JONES.*Trustees*—Jeremiah F. Hall, Frank Jones, Ezra H. Winchester, Daniel Marcy, John Sise, Thomas H. Odiorne, Edwin A. Peterson, William D. Fernald, Calvin Page, Samuel J. Gerrish.*Treasurer*—CHARLES H. ROLLINS. Treasurer's bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, April 24, 1879. Sureties of bond are believed to be able to respond. Bond deposited with president.*Clerk*—WILLIAM P. BENEDICT. Clerk's bond, \$5,000.

Annual compensation of treasurer, \$1,000. Annual compensation of clerk, \$250. Officers have not taken their official oath.

Examination commenced January 25, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$312,937.40
Guaranty fund.....	100,000.00
	\$412,937.40

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$66,020.64	\$66,020.64	\$66,020.64
Loans on personal security.....	76,016.30	76,016.30	76,016.30
Loans on collateral security.....	27,550.00	27,550.00	27,550.00
County, city, town, and district bonds.....	18,042.00	16,600.00	16,753.00
Railroad bonds.....	53,850.00	57,500.00	51,304.37
Railroad stock.....	10,080.00	9,000.00	6,652.50
Bank stock.....	9,922.00	9,700.00	10,862.00
Miscellaneous investments.....	9,440.00	14,290.00	14,290.00
Deposits in Mechanics National Bank....	3,162.23	3,162.23	3,162.23
Deficiency, or profit and loss.....		21,710.97	21,710.97
Real estate acquired or held by foreclosure	114,760.46	114,760.46	114,760.46
Bank fixtures.....	2,180.00	2,180.00	2,180.00
Cash on hand.....	1,674.93	1,674.93	1,674.93
	\$392,698.56	\$420,165.53	\$412,937.40

Dividends for the last five years,—none on the guaranty fund; 2 per cent. each six months on the regular savings bank deposits.

Total expense of institution for the last twelve months, exclusive of taxes, \$1,992.42.

Amount of state tax paid last year, \$2,486.87.

Amount of national tax paid for the last 12 months, \$45.17.

Amount of other taxes, \$1,868.22.

No indebtedness of trustees as principal; as surety, \$10,150.

Loans and investments are made by the directors, who meet weekly.

An examination of the books and securities of the institution is made by committee of directors.

Reports are published as required by law.

This bank receives no interest on deposits in other banks.

Average amount of deposits in other banks for last 12 months, \$6,562.13.

Number of depositors, 661; increase since last examination by bank commissioners, 77

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 557.

Bonds not registered.

Largest amount loaned to any individual, corporation, or company, \$12,000.

Amount of debts which the trustees believe to be bad, \$275.30.

Amount of debts on which the trustees think there may be some loss, \$3,650.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

Losses charged off for last five years, \$22,177.46. There was an error in last year's report as to number of mortgages which this bank expected to have to foreclose. The amount of such mortgages is only \$3,650. The president and treasurer informed the commissioner that their judgment was, that in the average of times to sell real estate this bank's \$114,760.46 of foreclosed property would sell for what it cost the bank. The promptness of this bank during all of its misfortunes to pay deposits and dividends is appreciated; for its deposits increased since last examination \$53,012.54. Among the assets is \$21,710.97, which is cost, etc., and which may not be collectible. Taking this out would make the book value of assets \$391,226.43. Calling the other items of assets worth their value upon the books, this would leave the value of the guaranty fund \$78,289.03, to which might be added the premium of \$1,472.13 upon their stocks and bonds, making the \$100,000 guaranty fund worth \$79,761.16. The recent wise, because just, act of the legislature in relieving this bank of its double taxation upon its real estate out of the state, will be a great relief. Its guaranty is still large enough to make its deposits very secure.

**SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH TRUST
AND GUARANTY SAVINGS BANK.**

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Irvington, Ind., 6s.....	\$10,500.00	\$10,000.00	\$10,000.00
Dover, N. H., 6s.....	672.00	600.00	642.00
Davenport, Iowa, 6s.....	1,120.00	1,000.00	950.00
Danville, Ill., 8s.....	5,750.00	5,000.00	5,161.00
	<hr/> \$18,042.00	<hr/> \$16,600.00	<hr/> \$16,753.00
RAILROAD.			
Portsmouth, Great Falls & Conway, 4 1/8s..	\$36,450.00	\$40,500.00	\$33,004.37
Little Rock, Mississippi River & Texas, 7s	16,500.00	15,000.00	16,500.00
Framingham & Lowell, 8s.....	900.00	2,000.00	1,800.00
	<hr/> \$53,850.00	<hr/> \$57,500.00	<hr/> \$51,304.37
MISCELLANEOUS.			
Kiarsarge House, N. H., 8s.....	\$5,040.00	\$10,500.00	\$10,290.00
Mt. Washington Hotel Co., 8s.....	4,400.00	4,000.00	4,000.00
	<hr/> \$9,440.00	<hr/> \$14,500.00	<hr/> \$14,290.00
STOCKS.			
BANK.			
4 shares Metropolitan National, Boston...	\$500.00	\$400.00	\$400.00
34 " Mechanics & Traders National, Portsmouth.....	4,080.00	3,400.00	4,362.00
20 " N. H. National, Portsmouth....	2,300.00	2,000.00	2,200.00
39 " Portsmouth Trust & Guarantee Co.....	3,042.00	3,900.00	3,900.00
	<hr/> \$9,922.00	<hr/> \$9,700.00	<hr/> \$10,862.00
RAILROAD.			
90 shares Portsmouth & Dover.....	\$10,080.00	\$9,000.00	\$6,652.50

ROCHESTER SAVINGS BANK.—ROCHESTER.

Incorporated in 1872. Charter perpetual.

President—CYRUS K. SANBORN.*Vice-Presidents*—EBEN J. MATHES.*Trustees*—Cyrus K. Sanborn, E. G. Wallace, John Legro, E. J. Mathes, A. S. Parsley, William Rand, Ezra Standley.*Treasurer*—STEPHEN D. WENTWORTH. Treasurer's bonds, \$30,000, copies of which are on file in office of secretary of state. Date of bonds, Nov. 2, 1874, and Feb. 22, 1879. Sureties of bonds are able to respond. Bonds deposited with E. G. Wallace.

The signatures upon bonds are witnessed.

Annual compensation of treasurer, \$750.

Officers have not taken their official oath.

Examination, January 13-16, by John D. Lyman, assisted by John Legro and Ezra Standley.

STATEMENT.

Due depositors.....	\$220,933.33
Surplus	6,435.27
Guaranty fund.....	4,926.07
Due Exchange Bank	3.23
	<hr/>
	\$232,297.90

Loans secured on real estate.....	\$90,846.10
Loans on personal security.....	111,791.47
Loans on collateral security.....	15,488.08
Real estate acquired or held by foreclosure.....	5,450.00
Cash on hand.....	8,722.25
	<hr/>
	\$232,297.90

Total expense of institution for the last 12 months, exclusive of taxes, \$911.04.

Amount of state tax paid last year, \$1,877.66.

Amount of national tax paid for the last 12 months, \$24.52.

Amount of other taxes, \$19.80.

Indebtedness of trustees as principal, \$350; nothing as surety.

Loans and investments are made by trustees, who meet weekly.

An examination of the books and securities of the institution is made semi-annually by committee of trustees.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks. These deposits averaged \$4,497.73 for the year.

Number of depositors, 875; increase since last examination by bank commissioners, 117.

Number having deposits of over \$2,000, 8.

Number of single loans of \$1,000 or less to separate parties in the state, 165.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts which the trustees believe to be bad or doubtful.

Number and amount of notes with interest unpaid for over 6 months, 28—\$26,584.27.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

No losses for the last five years.

Dividends two per cent each six month.

ROLLINSFORD SAVINGS BANK.—ROLLINSFORD.

Incorporated 1850. Charter perpetual.

President—O. S. BROWN.*Vice-Presidents*—GEORGE W. ROBERTS, W. N. LITCHFIELD.*Trustees*—O. S. Brown, G. W. Roberts, W. N. Litchfield, R. C. Fernald, Francis Plumer, C. T. Wood, C. D. Allen, J. Q. A. Wentworth, J. D. Roberts.*Treasurer*—WILLIAM H. MORTON. Treasurer's bonds, \$75,000, copies of which are on file in office of secretary of state. Date of bonds, May 10, 1875; January 2, 1879. Sureties of bonds are able to respond. Bonds deposited with the president for safe-keeping.

Clerks employed by the treasurer.

Annual compensation of treasurer, \$2,000.

Officers have taken their official oath.

Examination January, 1882, by

JOHN D. LYMAN.

STATEMENT.

Due depositors.....	\$339,528.90
Surplus.....	56,573.75
Guaranty fund.....	14,000.00
Suspended assets to restore reduction.....	117,858.63
	<u>\$527,961.28</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$182,882.57	\$182,882.57	\$182,882.57
Loans on personal security.....	6,670.00	6,670.00	6,670.00
Loans on collateral security.....	11,025.00	11,025.00	11,025.00
County, city, town, and district bonds....	146,420.00	173,400.00	133,230.00
Railroad bonds.....	55,800.00	60,160.00	40,130.12
Bank stock.....	56,060.00	51,000.00	47,400.00
Miscellaneous investments.....	600.00	6,481.00	600.00
Real estate acquired or held by foreclosure	74,670.00	102,005.29	102,005.29
Cash on deposit in Salmon Falls Bank....	4,018.30	4,018.30	4,018.30
	<u>\$538,145.87</u>	<u>\$597,642.16</u>	<u>\$527,961.28</u>

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$191,386.59
Real estate and other assets on hand to pay up cut-down.....	166,432.38
Deficiency.....	<u>24,954.21</u>
	<u>\$191,386.59</u>

Dividends for the last five years, 2½ per cent. semi-annually,—June 30, December 31.

The last one was declared July 1, 1875, amounting to \$45,487.70, or about 1½ per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$2,269.19.

Amount of state tax paid last year, \$3,570.04.

Amount of national tax paid for the last 12 months, 54 cents.

Amount of other taxes, \$2,697.56.

No indebtedness of trustees as principal or surety.

Loans and investments are made by trustees and treasurer, who meet monthly, or as often as business requires.

An examination of the books and securities of the institution is made by a committee chosen by the corporators, and two examinations by committee of trustees each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks, which for the last twelve months average \$6,761. This is more than usual.

Average amount of deposits in other banks for last twelve months, \$6,839.75.

Number of depositors, 1,410; decrease since last examination by bank commissioners, 4.

This bank was scaled down 25 per cent., amounting to \$191,386.59, in 1878.

Amount actually paid to depositors the last twelve months, exclusive of dividends passed to their credit and not paid out, \$105,598.15, from January 1, 1881, to January 1, 1882.

One deposit of over \$2,000.

Number of single loans of \$1,000 or less to separate parties in the state, 17.

Total amount of loans in the state, \$8,450.

Total amount of loans out of the state, \$192,127.57.

Total amount of investments in stocks and bonds in the state, \$44,000.

Bonds registered, \$38,000; not registered, \$135,360.12.

Total amount of investments in stocks and bonds out of the state, \$216,960.12.

Largest amount loaned to any individual, corporation, or company, \$11,000.

Number and amount of notes with interest unpaid for over six months, 6; \$10,950.

The funds of this institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

This bank has refused to receive deposits since it was scaled down, and has generally paid out upon each deposit all in excess of five hundred dollars. The depreciation of property commencing with the crisis of September, 1873, compelled this bank to take possession of houses and other real estate, largely in the heavily indebted city of Portland, Maine, by foreclosure, to the amount of more than one hundred thousand dollars. Some of its other assets depreciated in value. It has received more than forty thousand dollars from sales of portions of this foreclosed real estate and other depreciated assets since it was scaled down, and this has gone into the surplus shown above. Time only can determine what will be the loss upon the remaining foreclosed real estate and other depreciated assets. The pay of agents and the cost of repairs, the low and uncertain rents, and the very high local taxes (2½ per cent.), in addition to the one per cent. state tax, have left but little annual income from this property for the suffering depositors. The bank commissioners called the attention of the legislature, at its last session, to this unjust double taxation, and the bank will save about one thousand dollars a year by the recent law. The treasurer of this bank is cashier of the Salmon Falls (state) Bank, and has the care of \$630,773.78, of which \$527,961.28 belongs to the savings bank and \$102,812.50 to the state bank. His pay for both is \$2,200, of which the savings bank pays \$2,000 and the state bank \$200. Both banks occupy the same rooms, which are owned by the state bank. The savings bank deposits its cash on hand in the state bank, and receives no interest thereon, and it pays the state bank \$150 a year rent. It seems to the commissioner, that, while the overworked and able treasurer does not get too much pay for the labor performed, the savings bank pays, in salary, rent, and deposits free of interest too much of the cost of running these two connected banks. Yet for the first twenty years this savings bank paid the connected state bank no rent, and the state bank now lights and heats the room and pays the night-watch. We believe that the directors of the state bank and the trustees of the savings bank will adjust the expenses of the two banks upon the principles of equal and exact justice to both stockholders and depositors. We greatly desire to see this bank accommodating its community by receiving deposits, but all candid depositors and good business men must see that to force the sales of the Portland property would be a great loss to the depositors. We have full confidence that the officers of the bank will do well for the depositors, but they must have time, and not be compelled to make forced sales. This bank could of course now receive deposits by keeping an entire extra set of books, but the labor which this would require, and the difficulty of merging the new and old accounts at some future time, are such that the commissioners do not feel like advising the bank to undertake the task.

Since the above was written, the trustees have voted to petition the court and bank commissioners to restore the "cut down."

SCHEDULE OF THE BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
Moultrie county, Ill., 10s.....	\$5,000.00	\$5,000.00
Adams " " 6s.....	12,000.00	9,000.00
Jasper " " 7s.....	5,000.00	4,750.00
Howard " Mo., 8s.....	6,000.00	1,800.00
Knox " " 7s.....	5,000.00	1,500.00
Nevada, Mo., 10s.....	4,000.00	400.00
Muskogon, Mich., 8s.....	10,000.00	9,800.00
Sedalia, Mo., 5s.....	8,000.00	4,000.00
Fort Scott, Kan., 6s.....	4,500.00	4,500.00
Goshen water-works, Ind., 8s.....	10,000.00	9,950.00
Des Moines, Iowa, 7s.....	10,000.00	9,650.00
Cincinnati, O., 7s.....	20,000.00	15,000.00
Louisville road-bed, Ky., 7s.....	10,000.00	9,200.00
Kansas City, Mo., 8s.....	10,000.00	9,500.00
East St. Louis, Ill., 10s.....	5,000.00	2,500.00
Litchfield, Ill., 10s.....	4,000.00	2,000.00
St. Louis, Mo., 6s.....	3,000.00	2,430.00
Kansas City, Mo., 8s.....	5,000.00	5,050.00
Grand Rapids, Mich., 8s.....	5,000.00	5,000.00
Pueblo, Col., 8s.....	5,000.00	4,500.00
Warrensburg compromise, school, Mo., 8s.....	5,600.00	2,000.00
Knob Noster, school, Mo., 8s.....	5,300.00	2,000.00
Auburn, school, Ind., 8s.....	5,000.00	5,000.00
East Denver, school, Col., 12s.....	3,000.00	3,000.00
Irving, school, Ind., 6s.....	3,000.00	1,500.00
Quincy, Ill., 8s.....	5,000.00	4,200.00
Cincinnati & Indiana R. R. Co., 7s.....	8,000.00	1,830.12
Toledo, Peoria & Western R. R. Co., 7s.....	12,000.00	12,000.00
Portsmouth, Great Falls & Conway, 4 1/2s.....	10,000.00	3,000.00
Lake Shore & Mich. Southern R. R. Co., 7s.....	10,000.00	9,300.00
Chicago, Burlington & Quincy R. R. Co., 7s.....	10,000.00	7,200.00
Cleveland & Newburgh horse railroad, 7s.....	6,000.00	1,800.00
Des Moines, Osceola & Southern R. R., 7s.....	5,000.00	5,000.00
		\$173,360.12
STOCKS.			
BANK.			
114 shares Salmon Falls (state).....	\$11,400.00	\$11,400.00
96 " Great Falls National.....	9,600.00	9,600.00
40 " Somersworth ".....	4,000.00	4,000.00
120 " National State Capital.....	12,000.00	12,000.00
40 " First National, Manchester.....	4,000.00	4,000.00
20 " " Janesville.....	2,000.00	2,000.00
60 " Exchange, Denver, Col.....	2,400.00	2,400.00
20 " American Mortgage and Investment Co.....	2,000.00	2,000.00
		\$47,400.00
Licking River Lumber Co., Ky.....	\$6,481.00	\$600.00

SANDWICH SAVINGS BANK.—SANDWICH.

Incorporated in 1872. Charter perpetual.

President—M. H. MARSTON.*Trustees*—M. H. Marston, W. A. Heard, E. Q. Fellows, D. H. Hill, Chas. Blanchard, Gilman Moulton, C. W. Donovan, R. C. Graves, A. H. Burrows, J. E. French, E. Marston, C. C. Fellows, C. M. Quimby, S. H. Dorr, S. B. Wiggins.*Treasurer*—WILLIAM A. HEARD. Bond, \$25,000, copy of which is on file in the office of secretary of state. Date of bond, Aug. 30, 1872. Sureties of bond are able to respond. Bond deposited with Charles Blanchard for safe-keeping.*Clerk*—E. M. HEARD.

Annual compensation of treasurer, \$300.

Annual compensation of clerks paid by the treasurer.

Officers have taken their official oath.

Examination, May 17, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$73,160.63
Surplus.....	728.04
Guaranty fund.....	965.80
	<hr/> \$74,854.47

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$17,878.93	\$17,878.93	\$17,878.93
Loans on personal security.....	2,173.48	2,173.48	2,173.48
Loans to counties and towns.....	1,000.00	1,000.00	1,000.00
County, city, town, and district bonds....	30,590.00	29,000.00	27,773.75
Railroad bonds.....	15,820.00	16,000.00	15,655.00
Accrued interest.....	1,000.00	1,000.00	1,000.00
On deposit with G. M. Ballou, banker....	2,299.91	2,299.91	2,299.91
Real est. held or acquired by foreclosure..	5,939.88	5,939.88	5,939.88
Bank fixtures.....	300.00	300.00	300.00
Cash on hand.....	833.52	833.52	833.52
	<hr/> \$77,835.72	<hr/> \$70,485.84	<hr/> \$74,854.47

Dividends, Oct., 1881, 2 per cent.; April, 1882, 2 per cent.

Total expense of institution for the last 12 months, exclusive of taxes, \$500.

Amount of state tax paid last year, \$620.93.

Loans and investments are made by committee of trustees, who meet as occasion requires.

An examination of the books and securities of the institution is made by a committee of trustees semi-annually, in July and January.

Reports are published as required by law.

This bank receives 4 per cent. interest on its deposits in other banks.

Number of depositors, 290; increase since last examination, 36.

Amount of bank's assets in Boston for safe-keeping, \$43,428.75.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 31.

Total amount of loans out of the state (Western), \$12,800.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No debts believed by the trustees to be bad or doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to law.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS OF THE SANDWICH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Muscatine, 6s.....	\$6,150.00	\$5,500.00	\$4,798.75
“ Evansville, Ind., 7s.....	2,000.00	2,000.00	1,895.00
“ Peoria, Ill., 7s.....	2,000.00	2,000.00	1,915.00
“ Pueblo, Col., 8s.....	500.00	500.00	465.00
Lancaster Co., Neb., 10s.....	5,250.00	5,000.00	4,940.00
Lyon Co., Kan., 7s.....	2,000.00	2,000.00	1,880.00
Newport, Ky., 7 3-10s.....	2,100.00	2,000.00	2,000.00
Quincy, Ill., 6s.....	3,000.00	3,000.00	2,700.00
Tiffin, Ohio, 7s.....	1,350.00	1,000.00	1,020.00
Martin Co., Ind., 7s.....	4,240.00	4,000.00	4,240.00
Gardner, Mass., 6s.....	2,000.00	2,000.00	2,000.00
	\$30,590.00	\$29,000.00	\$27,773.75
RAILROAD.			
Cincinnati & Northern, 6s.....	\$3,000.00	\$3,000.00	\$2,940.00
Toledo, Delphos & Burlington, 6s.....	3,730.00	4,000.00	3,730.00
“ “ “ 7s.....	2,040.00	2,000.00	2,040.00
Northern Pacific, 6s.....	4,000.00	4,000.00	3,960.00
Terre Haute & S. E., 7s.....	1,050.00	1,000.00	1,000.00
Northern Pacific, 6s.....	2,000.00	2,000.00	1,985.00
	\$15,820.00	\$16,000.00	\$15,655.00

SAVINGS BANK FOR THE COUNTY OF COOS.—LANCASTER.

Incorporated in 1868. Charter expires in 1888.

President—ANDREW J. MARSHALL.*Trustees*—Richard P. Kent, Andrew J. Marshall, Henry O. Kent, Samuel H. LeGro, Erastus V. Cobleigh, William Burns, James W. Weeks, Hosea Gray, John H. Hopkinson, and Jason H. Woodward.*Treasurer*—HENRY O. KENT. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, August 20, 1868. Sureties of bond able to respond. Bond deposited with president for safe-keeping. Annual compensation of treasurer, \$1,000.

Annual compensation of clerks paid by treasurer.

Officers have taken their official oath.

Examination completed Nov. 30, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$129,176.71
Surplus.....	4,457.87
Guaranty fund.....	1,272.80
	<hr/> \$134,907.38

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$58,880.00	\$58,880.00	\$58,880.00
Loans on personal security.....	9,236.40	9,236.40	9,236.40
Loans on collateral security.....	2,603.66	2,603.66	2,603.66
County, city, town, and district bonds....	34,654.76	\$1,000.00	\$3,257.62
Railroad bonds.....	14,250.00	13,000.00	13,526.90
Railroad stock.....	3,000.00	3,000.00	2,520.00
Cash on deposit with Maverick National Bank.....	6,748.25	6,748.25	6,748.25
Accrued interest and coupons.....	1,760.88	1,760.88	1,760.88
Real estate acquired or held by foreclosure	1,000.00	1,000.00	1,000.00
Bank fixtures.....	700.00	700.00	700.00
Cash on hand	4,673.67	4,673.67	4,673.67
	<hr/> \$138,107.62	<hr/> \$132,602.86	<hr/> 134,907.38

Dividends, $2\frac{1}{4}$ per cent. July, 1881; 2 per cent. January, 1882. An extra dividend on all sums due depositors is made every 3 years. The last one was declared July, 1879, amounting to \$1,190.61.

Total expense of institution for the last 11 months, exclusive of taxes, \$1,079.87.

Amount of state tax paid last year, \$889.50.

Amount of national tax paid for the last 12 months, nothing.

Amount of other taxes, \$1.89.

Indebtedness of trustees as principal, none; as surety, none.

Loans and investments are made by a committee of investment, who meet as occasion requires.

An examination of the books and securities of the institution is made by committee of trustees twice each year.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Number of depositors, 658; increase since last examination by bank commissioners, 95.

Amount of bank's assets in Boston for safe-keeping, \$46,584.52.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 31.

Total amount of loans out of the state (Western loan), \$17,800.

Largest amount loaned to any individual, corporation, or company, \$5,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, none.

Number and amount of notes with interest unpaid for over 6 months, \$145.68.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE SAVINGS BANK FOR
COUNTY OF COOS.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY, COUNTY, TOWN, AND DISTRICT.			
Jackson county, Miss., 8s.....	\$4,703.97	\$4,000.00	\$4,703.97
“ “ “ “.....	4,642.66	4,000.00	4,642.66
Greenwood county, Kan., 8s.....	3,000.00	3,000.00	2,874.00
Ramsey county, Minn., 7s.....	1,088.03	1,000.00	1,088.03
Town of Gardner, Mass., 6s.....	3,087.50	3,000.00	3,087.50
City of St. Jole, Miss., 4s.....	3,047.73	3,000.00	3,047.73
“ Toledo, O., 8s.....	4,800.00	4,000.00	4,260.88
“ “ “ “ 8s.....	1,200.00	1,000.00	1,037.33
“ “ “ “ 7 3-10s.....	1,250.00	1,000.00	1,135.45
“ Cincinnati, O., 7 3-10s.....	3,600.00	3,000.00	3,145.20
Borough of Towanda, Pa., 6s.....	2,111.53	2,000.00	2,111.53
Arkansas City, Kan., 7s.....	2,123.34	2,000.00	2,123.34
	\$34,654.76	\$31,000.00	\$33,257.62
RAILROAD.			
Union Pacific, sinking fund, 8s.....	\$3,300.00	\$3,000.00	\$2,912.38
“ “ “ “ 8s.....	1,100.00	1,000.00	975.44
“ “ “ “ 8s.....	1,100.00	1,000.00	1,166.08
New York & New England, 7s.....	3,200.00	3,000.00	3,266.80
Little Rock & Fort Smith, 7s.....	1,150.00	1,000.00	1,052.53
Tol., Dephos & Burlington, 6s.....	2,000.00	2,000.00	1,878.67
B., C. & Montreal, improvements, 6s.....	2,400.00	2,000.00	2,175.00
	\$14,250.00	\$13,000.00	\$13,526.90
STOCKS.			
RAILROAD.			
30 shares Boston, Concord & Montreal, preferred.....	\$3,600.00	\$3,000.00	\$2,520.00

SAVINGS BANK FOR THE COUNTY OF STRAFFORD.—DOVER.

Incorporated in 1823. Charter perpetual.

President—ZIMRI S. WALLINGFORD.*Vice-Presidents*—C. W. WOODMAN, GEORGE WADLEIGH.*Trustees*—The foregoing officers, and William S. Stevens, Edmund J. Lane, Charles Woodman, Jeremiah Horne, Charles H. Sawyer, Samuel C. Fisher.*Treasurer*—ALBERT O. MATHES. Treasurer's bond, \$130,000, copy of which is on file in office of secretary of state. Date of bond, July 28, 1881. Sureties of bond able to respond. Bond deposited with president for safe-keeping.*Clerk*—George F. Piper. His bond is for \$5,000.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, \$1,500.

Examination, Dec. 5 to 13, 1881, by Jeremiah Horne, M. D., trustee, and J. D. Lyman

STATEMENT.

Due depositors.....	\$1,981,277.28
Surplus.....	132,059.16
Guaranty fund.....	17,941.54
	<u>\$2,131,277.98</u>

	Market Value.	Par Value.	Value on books.
Loans secured on real estate.....	\$281,060.27	\$281,060.27	\$281,060.27
Loans on personal security.....	233,755.17	233,755.17	233,755.17
Loans on collateral security.....	69,587.00	69,587.00	69,587.00
U. S. bonds, registered.....	35,100.00	30,000.00	19,475.00
County and city bonds.....	697,650.00	578,000.00	587,836.75
Railroad bonds.....	922,900.00	767,000.00	823,767.38
Railroad stock.....	125,331.00	85,700.00	78,345.94
Bank stock.....	22,500.00	15,000.00	15,000.00
Municipal Gas Stock Co.....	4,250.00	5,000.00	4,250.00
Real est. acquired or held by foreclosure.	2,667.93	2,667.93	2,667.93
Cash in drawer.....	38.81	38.81	38.81
Cash deposited in Strafford National Bank.....	15,493.73	15,493.73	15,493.73
	<u>\$2,410,333.91</u>	<u>\$2,083,302.91</u>	<u>\$2,131,277.98</u>

Paid two dividends, 1877, of 2½ per cent. each, amounting to \$92,614.93. Since then there have been dividends of 2 per cent. each July and January, and an extra dividend, amounting to \$87,266.62, Oct. 14, 1879. The amount paid in dividends for the last five years is \$446,118.15.

Notes dated July, 1873, and paid in eight years, with simple interest at 7 per cent. without taxes, would have been almost exactly equal to same sums in this bank for the same time.

Total expense of institution for the last 12 months, exclusive of taxes, \$3,765.00.

Amount of state tax paid last year, \$17,530.02.

No other taxes paid.

Indebtedness of trustees as principal, \$10,787; as surety, \$3,878.

Loans and investments are made by whole board of trustees, who meet every Monday.

An examination of the books and securities of the institution was made by a committee of trustees, Jan. 5, 1881, March 2, 1881, and Oct. 19, 1881.

Reports are published as required by law.

This bank deposits in the Strafford National, where its deposits average about \$6,500, for which it receives no interest, but has its rent of the national bank and collections by it free of expense. The savings bank made its own vault.

Number of depositors now, 5,182; increase during the year, 572.

Increase of deposits since March 25, 1881, \$226,503.72.

Number having deposits of over \$2,000, 89.

Number of single loans of \$1,000 or less to separate parties in the state, 291.

Largest amount loaned to any individual, corporation, or company, \$65,000.

Trustees believe all the bank's debts good, and none overdue.

The funds of the institution are invested agreeably to the Pamphlet Laws of 1881.

Premium on stock and bonds, \$282,024.93; over value on books, \$330,000.

Books of record are well kept.

General character of loans excellent.

This bank wisely prefers to have its bonds registered, and most of them are.

This bank has made no loan considered bad or doubtful since 1873, and the amount then lost was only about \$13,000.

SCHEDULE OF THE BONDS AND STOCKS OF THE SAVINGS BANK FOR
THE COUNTY OF STRAFFORD.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$35,100.00	\$30,000.00	\$19,475.00
RAILROAD.			
Boston & Maine, 7s	\$127,000.00	\$100,000.00	\$105,000.00
Old Colony & Newport, 6s.....	75,400.00	65,000.00	67,268.75
Boston & Providence, 7s.....	127,000.00	100,000.00	104,750.00
Boston & Albany, 7s.....	190,500.00	150,000.00	155,562.50
New York & New England, 7s.....	115,000.00	100,000.00	113,737.38
Chicago, Milwaukee & St. Paul, 7s.....	60,000.00	50,000.00	54,900.00
Philadelphia, Wilmington & Baltimore 5s.	26,250.00	25,000.00	26,187.50
No. Pacific land grant 1st sinking fund, 6s.	50,000.00	50,000.00	51,437.50
Atlantic & Pacific, 6s	9,850.00	10,000.00	10,225.00
Pueblo & Arkansas Valley 1st mort. bond.			
Guaranteed by the Atchison, Topeka & Santa Fe R. R. Co., 7s.....	28,750.00	25,000.00	29,330.00
Chicago, Burlington & Quincy sinking fund bond, 5s	24,800.00	20,000.00	21,350.00
Kalamazoo & White Pigeon 1st mort. b'd			
Guaranteed by Lake Shore, 7s.....	19,550.00	17,000.00	19,550.00
Union Pacific sinking fund bond, 8s.....	35,400.00	30,000.00	38,350.00
Chicago & No. West'n sinking fund b'd 6s.	26,250.00	25,000.00	26,218.75
	\$915,750.00	\$767,000.00	\$823,767.38
COUNTY, CITY, TOWN, AND DISTRICT.			
Cleveland, Ohio, 7s.....	\$125,000.00	\$100,000.00	\$104,290.50
Springfield, Mass., water loan, 7s.....	130,000.00	100,000.00	102,000.00
Dover, N. H., municipal loan, 6s.....	118,000.00	100,000.00	98,000.00
City of Chicago, Ill., 7s.....	115,000.00	100,000.00	96,437.50
Cincinnati, O., b'd, 7s.....	90,000.00	75,000.00	76,062.50
St. Louis city, Mo. (gold), 6s.....	34,100.00	31,000.00	33,480.00
City of Toledo, O., 8s.....	25,300.00	22,000.00	21,666.25
City of Haverhill, Mass., municip'l loan, 7s.	26,000.00	20,000.00	20,000.00
Cook Co., Ill., fire bonds, 7s.....	36,000.00	30,000.00	35,900.00
Municipal Gas-Light Co., N. Y., 6s.....	4,250.00	5,000.00	4,250.00
	\$703,650.00	\$583,000.00	\$592,086.75
STOCKS.			
BANK.			
150 shares Strafford National.....	\$23,250.00	\$15,000.00	\$15,000.00
RAILROAD.			
206 shares Boston & Albany.....	\$33,681.00	\$20,600.00	\$21,825.00
501 shares Boston & Maine.....	75,150.00	50,100.00	51,689.49
150 shares Northern.....	16,500.00	15,000.00	4,831.45
	\$125,331.00	\$85,700.00	\$78,345.94

SOMERSWORTH SAVINGS BANK.—GREAT FALLS.

Incorporated 1845. Charter expires in 1885.

President—Deceased; new one to be chosen.*Vice-Presidents*—DAVID H. BUFFUM, ISAAC CHANDLER.*Trustees*—David H. Buffum, Isaac Chandler, Edward Hargraves, William R. Burleigh, Emery J. Randall, Joseph A. Stickney, Orlando J. Bagley, Noath L. Fall, Thomas G. Jameson, John S. Haines, Jesse R. Horne.*Treasurer*—ALBERT A. PERKINS. Treasurer's bond, \$75,000, copy of which is on file in office of secretary of state. Date of bond, Nov. 6, 1876. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$1,500.

Officers have taken their official oath.

Examination completed March 1, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$556,637.81
Surplus.....	47,697.83
Guaranty fund.....	17,000.00
Decree of court.....	104,779.50
	<u>\$726,115.14</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$91,035.00	\$94,035.00	\$94,035.00
Loans on personal security.....	72,552.56	72,552.56	72,552.56
Loans on collateral security.....	61,510.50	61,510.50	61,510.50
County, city, town, and district bonds....	231,044.00	230,400.00	230,400.00
Railroad bonds.....	121,060.00	114,650.00	114,650.00
Bank stock.....	52,320.00	43,840.00	43,840.00
Miscellaneous investments, East Cambridge land.....	12,000.00	25,500.00	25,500.00
Real estate.....	35,000.00	60,000.00	60,000.00
Real estate acquired or held by foreclosure.....	.....	5,500.00	5,500.00
Cash on hand.....	18,127.08	18,127.08	18,127.08
	<u>\$694,649.14</u>	<u>\$726,115.14</u>	<u>\$726,115.14</u>

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$130,653.40
Assets on hand to pay up cut-down.....	104,779.51
Deficiency.....	<u>25,873.89</u>
	\$130,653.40

Dividends, 2½ per cent. old bank, 2 per cent. new, in January and July, 1881.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,692.45. Expense connected with real estate, \$1,229 additional.

Amount of state tax paid last year, \$4,576.76.

Amount of national tax paid for the last twelve months, \$67.98.

Amount of other taxes, \$314.71.

Indebtedness of the trustees as principal, \$21,600; as surety, \$18,900.

Loans and investments are made by Committee of Trustees, who meet once in two weeks.

An examination of the books and securities of the institution is made by Orlando J. Bagley and James M. Tebbetts, in January, 1881; James M. Tebbetts, Samuel S. Rollins, and Edward Hargraves, in July, 1881.

This bank receives no interest on its deposits in other banks.

Number of depositors, 2,176; increase since last examination by bank commissioners, 151.

Number having deposits of over \$2,000, five.

Number of single loans of \$1,000 or less to separate parties in the state, 75.

Total amount of loans out of the state, Western loan, \$5,400.

Largest amount loaned to any individual, corporation, or company, \$25,000.

Amount of debts believed by the trustees to be bad, \$5,500.

Amount of notes with interest unpaid for over six months, \$21,560.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans fair.

SCHEDULE OF THE BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Portsmouth, Great Falls & Conway.....	\$17,000.00	\$20,000.00	\$20,000.00
Cincinnati, Indianapolis & Lafayette.....	1,650.00	1,650.00	1,650.00
Old Colony.....	9,410.00	8,000.00	8,000.00
Boston & Maine.....	7,000.00	5,000.00	5,000.00
Cincinnati, Hamilton & Dayton.....	10,000.00	10,000.00	10,000.00
New York & New England.....	44,000.00	40,000.00	40,000.00
Boston & Lowell.....	5,250.00	5,000.00	5,000.00
Chicago, Burlington & Quincy.....	11,500.00	10,000.00	10,000.00
Union Pacific.....	5,250.00	5,000.00	5,000.00
Atchison, Topeka & Santa Fé.....	10,000.00	10,000.00	10,000.00
	\$121,060.00	\$114,650.00	\$114,650.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Kansas City, Mo.....	\$5,000.00	\$5,000.00	\$5,000.00
Bender, Col.....	7,200.00	7,200.00	7,200.00
Canton, O.....	10,500.00	10,000.00	10,000.00
Elizabeth, N. J.....	2,000.00	5,000.00	5,000.00
Evansville, Ind.....	10,500.00	10,000.00	10,000.00
Pueblo, Col.....	10,000.00	10,000.00	10,000.00
Quincy, Ill.....	5,000.00	5,000.00	5,000.00
St. Louis, Mo.....	40,320.00	36,000.00	36,000.00
Cincinnati, O.....	18,000.00	15,000.00	15,000.00
Fall River, Mass.....	5,500.00	5,000.00	5,000.00
Pequa, O.....	5,200.00	5,000.00	5,000.00
Jeffersonville, Ind.....	6,325.00	5,500.00	5,500.00
York county, Me.....	9,270.00	9,000.00	9,000.00
Lee " Ia.....	9,000.00	9,000.00	9,000.00
Richland county, Ill.....	864.00	10,000.00	10,000.00
Buchanan school-district., Mich.....	3,000.00	3,000.00	3,000.00
Golden " Col.....	7,500.00	7,500.00	7,500.00
Eaton Rapids, " Mich.....	8,000.00	8,000.00	8,000.00
Denver " Col.....	26,750.00	25,000.00	25,000.00
Shanandoah " Iowa.....	5,075.00	5,000.00	5,000.00
Corydon " ".....	7,140.00	7,000.00	7,000.00
Earlham " ".....	2,500.00	2,500.00	2,500.00
Perry " ".....	7,650.00	7,500.00	7,500.00
Beacon " ".....	3,072.00	3,000.00	3,000.00
Glidden " ".....	4,998.00	4,900.00	4,900.00
New Sharon " ".....	4,000.00	4,000.00	4,000.00
Keosauqua " ".....	5,100.00	4,800.00	4,800.00
Lucas " ".....	1,500.00	1,500.00	1,500.00
	\$231,044.00	\$230,400.00	\$230,400.00
STOCKS.			
BANK.			
Great Falls National, N. H.....	\$30,840.00	\$25,700.00	\$25,700.00
Somersetworth " ".....	13,200.00	11,000.00	11,000.00
Salmon Falls, " ".....	6,840.00	5,700.00	5,700.00
Exchange, Denver, Col.,.....	1,440.00	1,440.00	1,440.00
	\$52,320.00	\$43,840.00	\$43,840.00
MISCELLANEOUS.			
300 shares East Cambridge Land Co.....	\$12,200.00	\$25,500.00	\$25,500.00

SECURITY SAVINGS BANK.—WINCHESTER.

Incorporated in 1882. Charter perpetual.

President—ANSEL DICKINSON.*Vice-President*—E. M. FORBES.*Trustees*—Ansel Dickinson, Henry Abbott, D. T. Saben, E. S. Adams, Leason Martin, Lucius Rixford, E. M. Forbes, D. L. C. Ball, A. A. Ware, H. B. Swan, E. A. Warden, Albert M. Howard, and D. S. Swan.*Treasurer*—J. GRACE ALEXANDER. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond Jan. 11, 1882. Sureties of bond are able to respond. Bond deposited with vice-president Forbes for safe-keeping.*Clerk*—H. ABBOTT.

Annual compensation of treasurer, \$200.

Officers have all taken their official oath.

Examination March 9, 1882, by

J. D. LYMAN.

LIABILITIES.

Amount due depositors.....	\$70,925.48
Surplus.....	47.97
	<hr/> \$70,973.45

ASSETS.

Loans.....	\$58,970.17
Bonds.....	10,863.90
Expense account.....	186.55
Deposit in Winchester National Bank..	952.83
	<hr/> \$70,973.45

Loans and investments are made by committee. D. L. C. Ball, E. M. Forbes, and H. Abbott examine the bank twice a year.

Number of depositors, 260.

Number of single loans of \$1,000 or less to separate parties in the state, 26.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

This is a new bank, chartered at the last session of the legislature, and has started admirably well. Miss Alexander is, so far as we know, the first and only lady in this state to be treasurer of a savings-bank, but several sets of savings-bank books are remarkably well kept by ladies in this state. This bank is located in the banking rooms with the Winchester National Bank, and the new treasurer had had much experience in banking affairs as clerk in the national bank, under the careful eye of Hon. Henry Abbott.

SCHEDULE OF THE BONDS AND STOCKS OF THE SECURITY SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
New York & New England, 8s.....	\$5,887.50	\$5,000.00	\$5,887.50
SCHOOL.			
District No. 6, Lawrence county, Da., 8s..	\$2,100.00	\$2,000.00	\$2,100.00
“ “ 19, Kingsbury “ “ 8s..	630.00	600.00	630.00
“ “ 3 “ “ 8s..	420.00	400.00	420.00
“ “ 9, Grant “ “ 8s..	420.00	400.00	420.00
“ “ 48, Lincoln “ “ 8s..	420.00	400.00	420.00
“ “ 1, York “ Neb., 7s..	426.40	410.00	426.40
	\$4,416.40	\$4,210.00	\$4,416.40
STOCKS.			
BANK.			
5 shares Winchester National.....	\$560.00	\$500.00	\$560.00

SQUAMSCOTT SAVINGS BANK.—EXETER.

Incorporated 1873. Charter perpetual.

President—GEO. B. WEBSTER.*Vice-President*—THOMAS DUSTON.*Trustees*—Ammi R. Wiggin, Geo. B. Webster, Thomas Duston, Robert Rowell, Francis Hilliard, Solomon S. Perkins, and Wm. H. Belknap.*Treasurer*—FRANCIS HILLIARD. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, Oct. 9, 1874. Sureties of bond are able to respond. Bond deposited with president. Annual compensation of treasurer, nothing.*Clerk*—W. H. BELKNAP. Annual compensation of clerk, \$75.

Officers have taken their official oath.

Examination Jan. 3, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$10,712.33
Surplus.....	2,098.68
Guaranty fund.....	309.55
	<hr/> \$13,120.56

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$10,900.00	\$10,900.00	\$10,900.00
Loans on personal security.....	1,514.69	1,514.69	1,514.69
Cash on hand.....	705.87	705.87	705.87
	<hr/> \$13,120.56	<hr/> \$13,120.56	<hr/> \$13,120.56

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$3,621.41
Date of cut-down, Dec. 26, 1878.—Assets on hand to pay cut-down (poor note),	2,700.00

Dividends for the last five years, Jan., 1876, an extra of 5 per cent., or 2½ for 2 years; July, 1876, and Jan., 1877, each 2½ per cent.; July, 1877, and Jan., 1878, each 2 per cent.; July, 1878, nothing; Jan., 1879, nothing; 2 per cent. each six months since.

Total expense of institution for the last 12 months, exclusive of taxes, \$100.

Amount of state tax paid last year, \$95.34.

Amount of other taxes, nothing.

Loans and investments are made by trustees.

December, 1880, an examination of the books and securities of the institution was made by Geo. B. Webster and Robert Rowe.

Number of depositors, 67; increase since last examination by bank commissioners, 3.

This bank was scaled down 20 per cent., amounting to \$3,621.41, Dec. 26, 1878.

Number of single loans of \$1,000 or less to separate parties in the state, 38.

Total amount of loans in the state, \$12,414.69.

Largest amount loaned to any individual, corporation, or company, \$2,200.

No debts believed by the trustees to be bad on new account.

Amount of debts which the trustees believe to be doubtful, \$30.

General character of loans good since the cut-down.

SULLIVAN SAVINGS INSTITUTION.—CLAREMONT.

Incorporated in 1838. Charter expires in 1898.

President—DANIEL W. JOHNSON.*Vice-Presidents*—WILLIAM CLARK, SUMNER PUTNAM.*Trustees*—Wm. Clark, George A. Farwell, J. P. Rounsevel, D. W. Johnson, Henry Patten, Ira Colby, Sumner Putnam, J. S. Walker, W. E. Tutherly, J. M. Whipple, A. Rossiter, Wm. Breck, W. H. H. Allen, H. E. Bailey, G. N. Farwell, 2d, H. W. Parker, and T. B. Rossiter.*Treasurer*—ALBERT ROSSITER. Treasurer's bond, \$75,000, copy of which is on file in office of secretary of state. Date of bond, February 23, 1882. Sureties of bond able to respond. Bond deposited with president for safe-keeping.*Assistant Treasurer*—HENRY E. BAILEY.

Annual compensation of treasurer, \$2,700.

Officers have taken their official oath.

Examination completed May 3, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$1,074,681.71
Surplus	14,042.01
Guaranty fund.....	45,000.00
	<hr/> \$1,133,723.72

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$683,763.44	\$673,763.44	\$683,763.44
Loans on personal security.....	76,197.63	76,197.63	76,197.63
Loans on collateral security.....	83,594.99	83,594.99	83,594.99
Railroad bonds.....	152,500.00	149,500.00	136,831.24
Railroad stock.....	54,700.00	91,000.00	56,400.00
Bank stock.....	58,600.00	39,700.00	49,239.00
Miscellaneous investments.....	9,500.00	10,000.00	10,000.00
Cash on deposit with Claremont Nat. B'k.	26,000.00	26,000.00	26,000.00
Accrued interest.....			1,723.92
Real estate purchased for the bank.....	5,000.00	5,000.00	5,000.00
Cash on hand.....	4,973.50	4,973.50	4,973.50
	<hr/> \$1,154,829.56	<hr/> \$1,169,729.56	<hr/> \$1,133,723.72

Dividends January 3, 1882, $4\frac{1}{2}$ per cent. An extra dividend on all sums due depositors, January, 1873, 1875, 1877. The last one was declared January, 1877, amounting to \$18,755.77, or about 1 per cent. per annum.

Total expense of institution for the last 12 months, exclusive of taxes, \$3,163.47.

Amount of state tax paid last year, \$10,518.05.

Amount of national tax paid for the last 12 months, \$82.62.

Amount of other taxes, \$109.60.

Indebtedness of trustees as principal, \$10,225; as surety, \$2,700.

Loans and investments are made by D. W. Johnson, A. Rossiter, and Ira Colby, who meet as occasion requires.

An examination of the books and securities of the institution is made by committee of trustees quarterly.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 2,754; decrease since last examination by bank commissioners, 41.

Number having deposits of over \$2,000, 21.

Number of single loans of \$1,000 or less to separate parties in the state, 195.

Total amount of loans out of the state (Western loan), \$432,080.65.

Largest amount loaned to any individual, corporation, or company, \$23,252.58.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, \$8,300.

Number and amount of notes with interest unpaid for over 6 months, none.

The funds of this institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE SULLIVAN SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Indiana, Bloomington & Western, 4s, 5s, and 6s.....	\$21,150.00	\$23,500.00	\$12,625.00
Indiana, Bloomington & Western, 6s.....	25,000.00	25,000.00	25,931.24
“ “ “ “.....	4,300.00	5,000.00	4,300.00
Midland, 5s and 6s.....	23,750.00	25,000.00	23,300.00
“ “ “ “.....	4,275.00	4,500.00	4,275.00
“ “ “ “.....	4,750.00	5,000.00	4,900.00
Memphis & Little Rock, 8s.....	28,750.00	25,000.00	25,000.00
“ “ “ “.....	1,725.00	1,500.00	1,500.00
Central Iowa, 7s.....	28,000.00	25,000.00	25,000.00
New York & Manhattan Beach.....	10,800.00	10,000.00	10,000.00
	<u>\$152,500.00</u>	<u>\$149,500.00</u>	<u>\$136,831.24</u>
STOCKS.			
BANK.			
339 shares Claremont National.....	\$50,850.00	\$33,900.00	\$43,239.00
50 shares National Bank of Redemption, Boston.....	6,750.00	5,000.00	5,000.00
8 shares First National of Newport.....	1,000.00	800.00	1,000.00
	<u>\$58,600.00</u>	<u>\$39,700.00</u>	<u>\$49,239.00</u>
RAILROAD.			
110 shares Chicago & Alton.....	\$14,300.00	\$11,000.00	\$11,000.00
400 shares Cheshire.....	24,000.00	40,000.00	30,000.00
400 shares Indiana, Bloomington & Western.....	16,400.00	40,000.00	15,400.00
	<u>\$54,700.00</u>	<u>\$91,000.00</u>	<u>\$56,400.00</u>
MISCELLANEOUS.			
Manhattan Beach Improvement Co.....	\$9,500.00	\$10,000.00	\$10,000.00

UNION FIVE CENTS SAVINGS BANK.—EXETER.

Incorporated in 1868. Charter expires in 1888.

President—GEORGE E. LANE.*Vice-Presidents*—CHARLES BURLEY, JOHN A. BLAKE.*Trustees*—William B. Morrill, Charles G. Connor, Winthrop N. Dow, John G. Gilman, Frank P. Cram, Thomas Connor, Charles Burley, Geo. E. Lane, John A. Blake, J. W. Sanborn, John N. Thompson.*Treasurer*—FRANK P. CRAM. Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, Nov. 29, 1881. Sureties of bond are able to respond. Bond deposited with the president.*Clerk*—SARAH C. CLARK—without bond.

Annual compensation of treasurer, \$800.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Commenced examination, Nov. 29, 1881, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$401,027.32
Surplus.....	8,380.09
Guaranty fund.....	2,933.74
	\$412,341.15

	Market Value.	Par Value.	Value on books.
Loans secured on real estate	\$145,442.26	\$145,442.26	\$145,442.26
Loans on personal security.....	64,721.91	64,721.91	64,721.91
Loans on collateral security.....	23,234.32	23,234.32	23,234.32
County, city, town, and district bonds....	138,975.00	133,000.00	133,000.00
Railroad bonds.....	10,000.00	10,000.00	10,000.00
Railroad stock.....	510.00	2,000.00	1,000.00
Bank stock.....	2,460.00	2,000.00	2,000.00
Deposited in Howard National Bank.....	26,009.26	26,009.26	26,009.26
Real estate acquired or held by foreclose- ure.....	5,000.00	6,364.72	6,364.72
Bank fixtures.....	500.00	500.00	500.00
Cash on hand.....	68.68	68.68	68.68
	\$416,921.43	\$413,341.15	\$412,341.15

Dividends for last five years were 2½ per cent. each 6 months of first 4 years, and 2 per cent. each 6 months for 1881.

Total expense of institution for the last 12 months, exclusive of taxes, \$1,093.05.

Amount of state tax paid last year, \$3,685.84.

Amount of national tax paid for the last 12 months, \$27.14.

Amount of other taxes, \$60.75.

Indebtedness of trustees as principal, \$5,100, with trustees' consent duly filed, and as surety, nothing.

Loans and investments are made by Geo. E. Lane, W. B. Morrill, W. N. Dow, Chas. Burley, and Frank P. Cram, who meet as business requires.

An examination of the books and securities of the institution was made by W. B. Morrill, J. A. Blake, and J. N. Thompson, Jan. 8, 1881, and by W. B. Morrill, C. G. Connor, and F. P. Cram, June 28, 1881.

Reports are published as required by law.

This bank receives 3 per cent. interest on its deposits in other banks, which deposits averaged \$2,037.27.

Amount of deposits at last examination by bank commissioners, \$348,346.12; increase, \$64,042.91.

Number of depositors, 2,030; increase since last examination by bank commissioners, 247.

Gross earnings received in 1881, \$26,019.72.

Amount of bank's assets in Boston for safe-keeping, \$147,000.

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 151.

Bonds not registered.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Amount of debts believed by the trustees to be bad, \$905.04; doubtful, \$625.

Interest unpaid for over six months, \$654.92.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record are well kept.

General character of loans good.

This bank has on had \$1,480.04 interest received in advance, or before it is earned, and has due it \$3,401.86 of interest earned but not received. This bank has, in the last five years, charged off as lost \$4,356.37; of this, \$284.15 was charged off last year. This bank has again been examined, since G. E. Lane's financial difficulties, by J. D. Lyman, bank commissioner, Charles Burley, vice-president, and Thomas Connor, trustee, and found sound. There may be a law-suit to determine who is the legal owner of \$6,000 of bonds reckoned in the above assets.

SCHEDULE OF THE BONDS AND STOCKS OF THE UNION FIVE CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, DISTRICT, AND RAILROAD.			
Quincy, Ill., funding bond, 6s.....	\$15,750.00	\$15,000.00	\$13,875.00
North Chicago, Ill., 7s.....	6,300.00	6,000.00	5,850.00
Marietta & Cincinnati R. R., O., 8s.....	5,500.00	5,000.00	5,275.00
Lake Co., Col., public buildings, 10s.....	9,540.00	9,000.00	10,080.00
Leavenworth Co., Kan., landing, 6s.....	15,300.00	15,000.00	15,000.00
Johnson Co., Cairo & Vincennes R. R., Ill., 8s.....	14,000.00	14,000.00	14,000.00
Lawrenceburg, Ind., funding, 7s.....	4,000.00	4,000.00	4,000.00
Dickerman Co., Kan., school, 10s.....	500.00	500.00	520.00
Newport, Ky., water bonds, 7 3-10.....	5,600.00	5,000.00	4,950.00
Silver Cliff, Col., water bonds, 10s.....	13,780.00	13,000.00	13,780.00
Toledo, O., floating debt, 8s.....	2,300.00	2,000.00	2,100.00
Toledo & Woodville R. R., O., 7 3-10.....	5,600.00	5,000.00	5,000.00
Evansville, Ind., redemption, 7s.....	5,500.00	5,000.00	5,150.00
Ellis Co., Kan., School-Dist. No. 8, 10s....	1,050.00	1,000.00	1,100.00
Beloit, Mitchell Co., Kan., bridge, 10s....	1,000.00	1,000.00	1,030.00
Towanda, Penn., water-works, 6s.....	7,000.00	7,000.00	7,035.00
Elk Cloud Co., Kan., bridge, 10s.....	1,050.00	1,000.00	1,050.00
F't Wayne, Wabash & Western R. R., Ind. Richland Co., Grayville & Mator R. R., Ill., 7s.....	10,000.00	10,000.00	9,850.00
Moreland, Clay Co., Minn., school, 8s....	5,350.00	5,000.00	5,250.00
Sterling, Rica Co., Kan., bridge, 8s.....	2,100.00	2,000.00	2,200.00
Osage Co., Kan., School-Dist. No. 30, 7s..	1,575.00	1,500.00	1,575.00
Lake Co., Col., School-Dist. No. 2.....	6,180.00	6,000.00	6,000.00
Toledo, Delphos & Burlington, equipment, 7s.....	10,000.00	10,000.00	10,250.00
	\$148,975.00	\$143,000.00	\$144,920.00
STOCKS.			
BANK.			
12 shares National Granite State.....	\$1,560.00	\$1,200.00	\$1,200.00
8 shares Metropolitan Nat'l, Boston.....	900.00	800.00	800.00
RAILROAD.			
20 shares Rutland, preferred.....	\$510.00	\$2,000.00	\$1,000.00

SAVINGS BANK OF WALPOLE.—WALPOLE.

Incorporated 1875. Charter perpetual.

President—ALFRED W. BURT.*Trustees*—Alfred W. Burt, John W. Haywood, Bolivar Lovell, Thomas B. Buffum, Edwin K. Seabury, George H. Holden, Henry C. Lane, Harrison G. Barnes, Winslow B. Porter, Henry Allen, George B. Williams.*Treasurer*—JOSIAH G. BELLOW. Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, Feb. 10, 1881. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$350.

Secretary and treasurer have taken their official oath.

Examination March 1 and 2, 1882, by

J. D. LYMAN.

STATEMENT.

Due depositors.....	\$131,311.85
Surplus.....	2,382.69
Guaranty fund.....	2,000.00
	<hr/> \$135,694.54

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$88,630.00	\$88,630.00	\$88,630.00
Loans on personal security.....	7,973.70	7,973.70	7,973.70
Loans on collateral security.....	1,766.00	1,766.00	1,766.00
County, city, town, and district bonds....	16,400.00	15,600.00	15,600.00
Railroad bonds.....	12,080.00	11,500.00	11,660.00
Bank stock.....	5,700.00	5,000.00	5,000.00
Miscellaneous investments.....	5,000.00	5,000.00	5,000.00
Cash on hand.....	64.84	64.84	64.84
	<hr/> \$137,614.54	<hr/> \$135,534.54	<hr/> \$135,694.54

Dividends for the last five years $2\frac{1}{2}$ per cent. each six months till Jan. 1, 1880, and $2\frac{1}{4}$ each six months since.

Total expense of institution for the last twelve months, exclusive of taxes, \$408.13.

Amount of state tax paid last year, \$1,071.39.

Amount of national tax paid for the last twelve months, 93 cents.

Amount of other taxes, \$7.49.

No indebtedness of trustees as principal or as surety.

Two careful examinations of the books and securities of the institution were made by Executive Committee last year.

Reports are published as required by law.

Losses charged off last year, \$292.04; five years, \$542.04.

Number of depositors, 427; increase since last examination by bank commissioners, 71.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 49.

Largest amount loaned to any individual, corporation, or company, \$12,000.

None of its debts are believed by the trustees to be bad or doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record well kept.

General character of loans good.

SCHEDULE OF THE BONDS AND STOCKS OF THE SAVINGS BANK OF WALPOLE.

BONDS.	Market Value.	Par Value.	Value on Books.
Monticello, Ill., 8s.....	\$1,100.00	\$1,000.00	\$1,000.00
Omaha high school, Neb., 10s.....	4,400.00	4,000.00	4,000.00
Dickenson county, Iowa, 8s.....	1,100.00	1,000.00	1,000.00
Montgomery " Kan., 7s.....	3,030.00	3,000.00	3,000.00
Clay " Ill., 7s.....	300.00	300.00	300.00
O'Brian " Iowa, 7s.....	2,140.00	2,000.00	2,000.00
Lawrence school, Kan., 6s.....	1,530.00	1,500.00	1,500.00
Riverton " Iowa, 6js.....	2,800.00	2,800.00	2,800.00
	\$16,400.00	\$15,600.00	\$15,600.00
RAILROAD.			
Cheshire, 6s.....	\$4,860.00	\$4,500.00	\$4,500.00
Leavenworth, Lawrence & Southern, 5s..	2,080.00	2,000.00	1,900.00
St. Paul, Minnesota & Omaha consols, 6s	3,000.00	3,000.00	3,120.00
St. Paul, Min., & Manitoba, Dak. ex'tn, 6s	2,140.00	2,000.00	2,140.00
	\$12,080.00	\$11,500.00	\$11,660.00
STOCKS.			
BANK.			
Blackstone National.....	\$5,700.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Keene Gas-Light mortgage bonds, Keene	\$5,000.00	\$5,000.00	\$5,000.00

WILTON SAVINGS BANK.—WILTON.

Incorporated 1864. Charter perpetual.

President—JOSIAH FLEEMAN.*Trustees*—E. G. Woodman, A. A. Ramsey, E. P. Hutchinson, C. H. Burns, Daniel Cragin, Moses Clark, William D. Stearns, Lewis Tingley, D. E. Proctor, Josiah Fleeman, David Cram.*Treasurer*—MOSES CLARK. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 2, 1871. Sureties of bond able to respond. Bond deposited with E. G. Woodman for safe-keeping.

Annual compensation of treasurer, \$250.

Officers have taken their official oath.

Examination completed March 7, 1882, by

B. C. CARTER.

STATEMENT.

Due depositors	\$66,829.12
Surplus	634.16
Guaranty fund	2,500.00
	<hr/> \$69,963.28

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$7,304.70	\$7,304.70	\$7,304.70
Loans on personal security.....	41,820.00	41,820.00	41,820.00
County, city, town, and district bonds...	4,550.00	7,000.00	6,971.50
Bank stock.....	5,750.00	5,000.00	5,000.00
Cash on deposit with Souhegan National Bank	827.75	827.75	827.75
Cash with investing agents.....	1,750.00	1,750.00	1,750.00
Real estate and bank fixtures.....	5,375.00	5,375.00	5,375.00
Real estate acquired or held by foreclosure.....	450.00	450.00	450.00
Rents due.....	50.00	50.00	50.00
Cash on hand.....	414.33	414.13	414.33
	<hr/> \$68,291.78	<hr/> \$69,991.78	<hr/> \$69,963.28

Dividend 5 per cent. January 1, 1882. No extra dividend.

Total expense of institution for the last 12 months, exclusive of taxes, \$262.

Amount of state tax paid last year, \$500.

No national tax paid for the last 12 months.

Amount of other taxes, \$74.25.

No indebtedness of trustees as surety; as principal, \$1,945.

Loans and investments are made by E. G. Woodman, D. E. Proctor, and E. P. Hutchinson, who meet as occasion requires.

An examination of the books and securities of the institution is made by Committee of Trustees January and July of each year.

Reports are published as required by law.

This bank receives no interest on its deposits in other banks.

Number of depositors, 433; increase since last examination by bank commissioners, 23.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 38.

Total amount of loans out of the state, Western loan, \$19,850.

Largest amount loaned to any individual, corporation, or company, \$6,500.

None of its debts are believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$4,000.

Number and amount of notes with interest unpaid for over six months, \$4,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

Books of record fairly kept.

General character of loans fair.

SCHEDULE OF THE BONDS AND STOCKS OF THE WILTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
Hillsborough county, N. H., 6s.....	\$3,000.00	\$2,550.00	\$2,550.00
Kendall " Ill., 6s.....	300.00	2,000.00	2,107.61
Pulaski " Ill.....	1,050.00	1,500 00	1,327.50
East Oakland, Ill.....	200.00	1,000.00	986.39
	\$4,550.00	\$7,000.00	\$6,971.50
STOCKS.			
BANK.			
50 shares First National, Nashua.....	\$5,750.00	\$5,000.00	\$5,000.00

WOLFEBOROUGH SAVINGS BANK.—WOLFEBOROUGH.

Incorporated 1871. Charter perpetual.

President—WM. C. FOX.*Vice-President*—CHARLES G. CATE.*Trustees*—A. H. Rust, A. W. Wiggin, Charles N. Edgerly, Joseph L. Avery, George Kenison, Jethro R. Furber, Ira Banfield, Charles F. Piper, Alfred Brown, J. W. Goodwin, and Henry W. Furber.*Treasurer*—IRA BANFIELD. Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, March 9, 1878. Sureties of bond are able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$400.

Officers have taken their official oath.

Examination completed Dec. 28, 1881, by

B. C. CARTER.

STATEMENT.

Due depositors.....	\$42,274.42
Surplus.....	11,849.95
Guaranty fund.....	567.06
	<hr/> \$541,691.43

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$19,811.09	\$19,811.09	\$19,811.09
Loans on personal security.....	16,373.13	16,373.13	16,373.13
Loans on collateral security.....	1,131.08	1,131.08	1,131.08
County, city, town, and district notes....	1,200.00	1,200.00	1,200.00
Bank stock.....	8,195.00	8,100.00	8,195.00
Cash on deposit with National Bank of N. America.....	80.64	80.64	80.64
Cash on deposit with Lake Nat. Bank....	177.25	177.25	177.25
Rents due.....	87.75	87.75	87.75
Real estate acquired or held by foreclosure.....	6,300.00	6,300.00	6,300.00
Bank fixtures.....	605.50	605.50	605.50
Cash on hand.....	729.99	729.99	729.99
	<hr/> \$54,691.43	<hr/> \$54,596.43	<hr/> \$54,691.43

STATEMENT RELATING TO CUT-DOWN.

Amount of cut-down.....	\$24,446.42
Amount on hand to pay cut-down.....	\$11,800.00
Deficiency.....	<hr/> 12,646.42
	<hr/> \$24,446.42

Dividends 2 per cent. April, and 2 per cent. October, 1881. An extra dividend due depositors was declared in 1874 of 1 per cent. per annum.

Total expenses of institution for the last 12 months, exclusive of taxes, \$453.

Amount of state tax paid last year, \$311.42.

Amount of national tax paid for the last 12 months, \$8.75.

Amount of other taxes, \$96.88.

Indebtedness of trustees as principal, \$1,659.61; as surety, \$500.

Loans and investments are made by A. W. Wiggin, A. H. Rust, and C. F. Piper, who meet as occasion requires.

An examination of the books and securities of the institution is made by committee of trustees January and July of each year.

Reports are published as required by law.

This bank receives 2 per cent. interest on its deposits in other banks.

Number of depositors, 202; increase since last examination by bank commissioners, 15.

This bank was scaled down 25 per cent., amounting to \$24,446.42, in 1877.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 93.
Total amount of loans out of the state, \$38,575.30.
Largest amount loaned to any individual, corporation, or company, \$3,000.
No debts believed by the trustees to be bad.
Amount of debts which the trustees believe to be doubtful, \$472.
Number and amount of notes with interest unpaid for over 6 months, none.
The funds of the institution are invested agreeably to the laws of New Hampshire.
Books of record well kept.
General character of loans good.

To the Honorable the Bank Commissioners :

The following is a statement of the present condition of the assets and securities of the Mechanics' Savings Bank of Nashua, as appertaining to the accounts of said bank prior to March 14, 1874, and which were assigned to me by the bank commissioner, August, 1879:

Nominal resources at time of assignment.....	\$52,860.13
Liabilities (nominal).....	52,860.18
There has been collected and realized by me of the assets (including a note given for the sale of certain real estate, and secured by mortgage and not yet matured, and also including interest and rents).....	
	47,861.84
There have been proved before the commissioner appointed for that purpose debts and liabilities against said amounts.....	
	47,887.17

Two dividends have been declared and ordered, and are now in process of payment at the office of the N. H. Banking Co., in Nashua, viz.,—

1st dividend January 10, 1881, 50 per cent.....	\$23,943.53
2d " " 31, 1882, 40 " 	19,154.86
	<hr/>
	\$43,098.44

One note, on which there is due about \$500, remains uncollected, but its payment is probable in the course of a year.

It is anticipated that, upon final settlement, a further small dividend will be made.

W. F. STEVENS,

Assignee.

Nashua, August 1, 1882.

STATISTICS.

1882.

Number of savings-banks transacting business in the state.....	65
Number of state banks " " " " "	1
Number of depositors.....	104,432
Net increase in number of depositors.....	8,743
Amount of deposits.....	\$36,181,186.70
Increase in deposits.....	\$4,312,860.10
Surplus.....	1,309,662.49
Guaranty fund.....	1,162,653.78
Miscellaneous indebtedness.....	280,157.45
Total liabilities.....	<u>\$38,933,660.42</u>
Loans on real estate.....	\$12,956,892.10
Loans on personal security.....	4,564,988.18
Loans on collateral security.....	2,908,270.92
Investments in United States and state bonds.....	859,689.13
" " county, city, town, and district bonds.....	6,249,577.37
" " railroad bonds.....	5,685,479.25
" " railroad stocks.....	1,123,979.16
" " bank stocks.....	1,595,794.10
Cash on hand and deposit.....	962,242.88
Real estate acquired by foreclosure.....	815,960.71
Miscellaneous investments.....	1,210,786.62
	<u>\$38,933,660.42</u>
Loans on notes, real, personal, and collateral security.....	\$20,439,151.20
Investments in stocks and bonds.....	15,514,519.01
Premium on stocks and bonds.....	\$1,647,949.52
Real estate, bank fixtures, and miscellaneous investments.....	2,026,747.33
Cash.....	962,242.88
	<u>\$38,933,660.42</u>
Net premium on stocks and bonds.....	\$1,647,949.52
Amount of state taxes paid in 1881.....	\$324,159.28
Amount of national tax paid in 1881.....	3,076.70
Total expense of banks for 12 months previous to date of examination, exclusive of taxes.....	\$103,918.27
Total number of loans of \$1,000 and less to parties within the state.....	6,770

TABLE No. 1.—Showing number of depositors for the years 1881 and 1882, amounts of deposits in the respective banks as they appeared at date of examination.

Number.	NAMES.	No. of depositors in 1881.	No. of depositors in 1882.	Miscellaneous indebtedness. 1882.	Amount of deposits in 1881.	Amount of deposits in 1882.
1	Alton.....	214	233	.....	\$51,863.97	\$53,321.38
2	Amoskeag.....	6,236	7,374	.....	2,182,882.41	2,667,310.00
3	Ashland.....	304	294	\$14,206.53	52,151.50	48,756.41
4	Belknap.....	1,042	1,189	.....	411,186.85	455,938.64
5	Bristol.....	830	979	.....	238,393.79	286,322.04
6	Cheshire Provident Institution	4,976	4,407	.....	2,053,259.41	1,523,325.77
7	China.....	429	495	.....	75,279.55	111,401.86
8	City.....	1,337	1,236	.....	150,505.49	170,902.48
9	Cocheco.....	599	664	.....	201,454.68	215,998.71
10	Connecticut River.....	1,140	1,186	.....	386,378.85	423,572.29
11	Conway.....	280	306	.....	66,250.71	72,881.66
12	Dartmouth.....	1,344	.....	.....	518,016.47	603,319.62
13	Dover Five Cent.....	1,125	1,212	.....	133,067.38	145,818.48
14	Epping.....	219	246	.....	46,276.81	55,558.05
15	Farmington.....	802	776	.....	245,013.53	213,374.15
16	Fitzwilliam.....	344	405	.....	91,894.95	113,103.27
17	Francetown.....	546	595	.....	74,051.53	92,935.97
18	Franklin.....	1,239	1,474	.....	394,913.86	483,075.36
19	Gorham Five Cent.....	317	345	.....	37,283.53	47,731.21
20	Guaranty.....	310	636	.....	181,984.23	354,718.77
21	Hinsdale.....	403	566	.....	105,387.25	157,403.49
22	Iona.....	739	779	.....	241,140.47	248,467.85
23	Keene Five Cent.....	4,556	5,220	.....	1,108,743.97	1,342,393.84
24	Laconia.....	1,853	2,032	.....	617,810.99	679,272.98
25	Lake Village.....	587	625	.....	129,860.91	142,544.78
26	Lebanon.....	1,667	1,694	.....	473,805.44	530,859.51
27	Littleton.....	1,404	1,758	.....	369,086.52	480,214.68
28	Loan and Trust.....	2,449	2,904	.....	973,080.34	1,180,134.16
29	Manchester.....	7,933	8,608	.....	3,484,996.17	3,834,326.82
30	Mason Village.....	320	403	.....	71,031.26	100,705.10
31	Mechanics, Manchester.....	373	403	.....	143,564.78	185,380.88
32	Mechanics, Nashua.....	342	454	.....	79,312.68	135,819.96
33	Meredith Village.....	710	767	.....	181,098.72	194,288.88
34	Merrimack County.....	1,392	1,725	.....	461,557.96	610,542.82
35	Merrimack River.....	3,786	4,053	.....	1,429,282.30	1,610,264.04
36	Milford.....	1,697	1,839	.....	422,889.70	536,557.19
37	Monadnock.....	745	885	.....	359,355.34	396,243.49
38	Nashua.....	4,175	4,742	.....	1,919,805.48	2,148,025.84
39	New Hampshire.....	4,580	5,088	.....	1,576,172.96	1,849,880.24
40	“ “ Banking Co.....	249	814	.....	169,980.14	441,440.10
41	New Ipswich.....	225	210	.....	63,511.76	65,164.70
42	Newmarket.....	392	423	.....	79,025.39	92,277.14
43	Newport.....	1,323	1,430	.....	336,447.26	364,662.27
44	Norway Plains.....	981	1,260	.....	394,296.61	484,371.33
45	Ossipee Valley Ten Cent.....	308	306	.....	76,781.19	79,732.39
46	Penacook.....	1,422	1,629	42,861.50	93,531.76	96,449.54
47	People's.....	931	949	.....	492,089.21	491,601.30
48	Peterborough.....	1,849	1,862	*381.24	582,917.43	592,390.17
49	Piscataqua.....	609	831	.....	193,467.08	258,615.42
50	Pittsfield.....	815	979	.....	156,431.64	193,790.56
51	Portsmouth.....	7,469	7,991	.....	2,602,848.88	2,806,081.82
52	Portsmouth Trust and Guar. Co.	554	661	.....	259,924.86	312,937.40
53	Rochester.....	641	875	†3.23	186,984.45	220,933.33
54	Rollinsford.....	1,414	1,410	†117,858.63	378,114.94	339,528.90
55	Sandwich.....	264	290	.....	64,806.06	73,160.63
56	Savings Bank for Co. of Coöds..	563	658	.....	81,936.67	129,176.71
57	“ “ “ “ Strafford.....	4,610	5,182	.....	1,754,773.56	1,981,277.28
58	Somersworth.....	2,006	2,176	\$104,779.50	521,557.93	556,637.81
59	Security.....	.....	260	.....	.....	70,925.48
60	Squamscott.....	63	67	.....	9,492.05	10,712.33
61	Sullivan Savings Institution...	2,795	2,754	.....	1,069,932.29	1,074,681.71
62	Union Five Cent.....	1,783	2,030	.....	348,346.12	401,027.32
63	Walpole.....	352	427	.....	104,121.34	131,311.85
64	Wilton.....	410	433	.....	59,436.26	66,829.12
65	Wolfeborough.....	187	202	.....	39,500.98	42,274.42
		95,689	104,692	\$281,090.63	\$31,869,326.60	\$36,181,686.70

*Suspense account. †Due Exchange Bank. ‡Suspended assets. §Decree of court bal.

posits, surplus, miscellaneous indebtedness, guaranty fund, and the total liabilities of

Surplus, 1881.	Surplus, 1882.	Guaranty fund, 1881.	Guaranty fund, 1882.	Tot'l liabilities, 1881.	Tot'l liabilities, 1882.
\$1,546.68	\$1,179.38	\$ 566.47	\$ 602.70	\$53,977.12	\$55,603.46
63,621.57	84,138.15	100,000.00	125,000.00	2,346,503.98	2,876,448.15
1,379.78	8,927.36	1,974.89	1,974.89	69,712.70	73,865.19
25,996.56	27,575.08	10,066.42	12,048.34	447,249.83	495,562.06
2,517.20	5,635.41	8,000.00	12,000.00	248,910.99	303,937.45
7,364.68	29,050.24	10,000.00	30,000.00	2,070,624.09	1,882,379.01
2,032.01	1,300.00	1,155.00	3,187.19	78,466.53	115,889.05
7,272.50	7,251.41	2,500.00	2,500.00	160,277.99	180,653.89
1,364.52	2,001.55	4,522.71	4,522.71	207,341.91	222,522.97
1,081.98	213.33	8,000.00	11,000.00	395,460.83	434,785.62
.....	990.60	628.68	698.68	6,949.39	74,570.94
23,862.93	25,336.94	7,350.00	7,500.00	549,229.40	639,156.56
4,582.86	13,094.29	4,050.00	4,050.00	141,700.24	162,962.77
397.89	595.85	522.18	544.11	47,196.88	56,697.51
13,163.74	5,835.44	5,000.00	6,000.00	289,516.98	225,209.59
1,274.52	2,057.56	600.00	700.00	93,769.47	115,860.83
16,210.35	14,559.91	2,008.11	2,912.77	92,299.99	110,408.65
14,221.43	17,436.62	11,738.87	13,487.26	420,892.16	513,999.24
267.83	404.45	508.00	508.00	38,059.36	48,643.66
8,927.27	19,534.96	25,000.00	50,000.00	215,931.50	424,253.73
2,142.80	1,600.00	1,159.32	3,910.30	108,689.37	162,913.79
3,325.25	2,300.00	3,300.00	11,201.57	247,775.72	261,969.42
8,429.64	13,183.15	5,000.00	15,000.00	1,122,173.61	1,375,576.99
11,306.79	18,452.59	12,158.78	12,158.78	641,276.56	709,884.75
5,584.95	9,018.11	4,123.00	4,123.00	149,518.86	155,748.89
6,640.76	11,324.02	5,404.35	6,767.07	485,850.55	548,950.60
1,352.60	5,996.24	6,100.00	6,100.00	377,439.12	492,310.92
32,052.13	30,334.55	14,544.00	20,000.00	1,019,676.47	1,230,468.71
132,502.94	139,941.43	90,000.00	105,000.00	3,707,559.11	4,079,268.25
.....	1,485.33	3,466.80	2,923.74	74,898.06	105,114.17
3,324.37	3,401.49	722.82	1,345.60	147,611.97	190,127.97
3,328.24	5,560.78	2,500.00	3,000.00	85,140.92	144,380.74
7,080.90	9,911.74	6,039.00	6,039.00	194,728.62	210,239.62
17,828.73	30,460.45	9,122.42	11,716.83	488,509.11	562,720.10
51,993.18	43,296.31	40,000.00	50,000.00	1,521,275.48	1,703,560.35
11,787.96	15,994.67	18,000.00	21,000.00	452,697.66	573,551.86
3,171.75	5,745.53	4,937.57	5,989.69	367,464.66	407,978.71
59,167.72	84,482.32	50,000.00	65,000.00	2,028,973.20	2,297,508.16
18,978.65	55,764.67	85,000.00	100,000.00	1,680,151.61	2,005,644.91
2,712.96	30,532.31	25,000.00	44,800.00	194,639.10	516,772.41
4,599.48	4,701.18	2,000.00	2,200.00	70,111.24	72,065.88
473.15	2,231.08	135.50	135.50	79,634.04	94,643.72
362.36	581.33	10,500.00	14,000.00	347,309.62	379,243.60
.....	204.38	10,743.75	5,322.95	492,926.16	489,898.66
3,198.84	3,722.73	3,500.00	3,890.00	83,480.03	87,345.12
14,788.64	38,738.72	5,293.00	5,974.46	203,956.55	184,024.22
45,335.24	56,185.12	50,000.00	50,000.00	587,424.45	597,786.42
13,220.48	13,608.82	5,625.62	11,579.24	601,763.53	617,960.07
2,339.84	7,982.82	1,500.00	2,500.00	197,826.92	269,048.24
1,610.88	3,191.71	2,200.00	3,000.00	160,242.52	199,982.27
59,042.83	100,276.63	52,041.99	69,322.84	2,713,933.70	2,975,681.29
.....	.....	100,000.00	100,000.00	359,924.86	412,937.40
5,706.86	6,432.04	4,031.61	4,926.07	196,722.92	232,297.90
48,059.23	56,573.75	11,000.00	14,000.00	480,485.99	527,961.28
.....	728.04	965.80	965.80	65,771.86	74,854.47
1,850.35	4,457.88	999.65	1,272.80	84,833.67	134,907.38
111,225.21	132,059.16	13,821.53	17,941.54	1,879,820.30	2,131,277.98
36,367.65	47,697.83	17,000.00	17,000.00	679,705.09	726,115.14
.....	47.97	.....	.....	.....	70,973.45
1,988.38	2,098.68	239.55	309.55	11,719.95	13,120.56
5,254.43	14,042.01	45,000.00	45,000.00	1,120,186.72	1,133,723.72
2,062.37	8,380.09	2,933.74	2,933.74	353,342.23	412,341.15
126.74	2,382.69	1,300.00	2,000.00	105,548.08	135,694.54
4,571.78	634.16	2,000.00	2,500.00	66,408.04	69,963.28
17,582.15	11,849.95	465.43	567.06	57,548.56	54,691.43
\$959,575.51	\$1,809,662.49	\$937,136.56	\$1,162,653.78	\$34,130,278.19	\$38,933,660.42

TABLE No. 2.—Exhibiting the amount of loans secured on real estate, personal district bonds, railroad bonds and stock, bank stock, cash on hand, real estate

Number.	NAMES.	Loans secured on real estate.	Loans on personal security.
1	Alton.....	830,482.67	88,089.20
2	Amoskeag.....	868,875.83	437,111.64
3	Ashland.....	30,329.47	32,436.83
4	Belknap.....	209,512.70	129,087.19
5	Bristol.....	214,178.57	15,385.38
6	Cheshire Provident Institution.....	914,756.19	83,638.08
7	China.....	76,593.16	16,370.89
8	City.....	89,939.89	9,940.00
9	Cocheco.....	66,859.30	20,527.34
10	Connecticut.....	227,915.06	23,116.90
11	Conway.....	36,587.01	16,212.35
12	Dartmouth.....	207,574.33	2,750.00
13	Dover Five Cents.....	26,301.57	17,208.30
14	Epping.....	36,098.75	14,475.08
15	Farmington.....	145,742.79	12,192.63
16	Fitzwilliam.....	73,114.00	8,277.13
17	Francestown.....	48,599.14	8,979.76
18	Franklin.....	80,396.47	217,017.94
19	Gorham Five Cents.....	24,522.71	14,363.57
20	Guaranty.....	169,559.17	33,493.37
21	Hinsdale.....	104,614.30	12,032.29
22	Iona.....	98,021.88	95,748.77
23	Keene Five Cent.....	777,994.68	95,103.89
24	Laconia.....	340,880.00	70,891.96
25	Lake Village.....	75,370.42	15,582.00
26	Lebanon.....	261,587.47	3,000.00
27	Littleton.....	122,965.26	198,209.49
28	Loan and Trust.....	404,533.05	305,585.53
29	Manchester.....	578,360.00	1,151,776.84
30	Mason Village.....	17,525.00	5,063.01
31	Mechanics, Manchester.....	34,190.00	52,633.00
32	Mechanics, Nashua.....	100,268.89	7,250.25
33	Meredith Village.....	163,595.96	19,601.89
34	Merrimack County.....	186,460.00	32,450.00
35	Merrimack River.....	196,269.82	59,135.50
36	Milford.....	285,708.66	.....
37	Monadnock.....	205,085.00	16,850.07
38	Nashua.....	788,095.66	37,880.00
39	New Hampshire.....	135,625.00	88,205.50
40	New Hampshire Banking Company.....	313,769.33	24,703.77
41	New Ipswich.....	37,359.43	4,235.26
42	Newmarket.....	16,191.93	26,536.2
43	Newport.....	181,734.76	12,930.00
44	Norway Plains.....	43,125.20	101,107.84
45	Ossipee Valley Ten Cents.....	22,268.69	45,849.71
46	Penacook.....	66,898.35	22,834.63
47	People's.....	513,747.16	20,856.00
48	Peterborough.....	214,807.88	42,268.98
49	Piscataqua.....	82,775.67	25,249.08
50	Pittsfield.....	68,367.03	53,774.80
51	Portsmouth.....	1,139,328.67	76,172.42
52	Portsmouth Trust and Guarantee Company.....	66,020.64	76,016.30
53	Rochester.....	90,846.10	111,791.47
54	Rollinsford.....	182,882.57	6,670.00
55	Sandwich.....	18,878.93	2,173.48
56	Savings Bank for County of Coös.....	58,880.00	9,236.40
57	Savings Bank for County of Strafford.....	281,060.27	233,755.17
58	Somersworth.....	94,035.00	72,552.56
59	Security.....	58,970.17	.....
60	Squamscott.....	10,900.00	1,514.69
61	Sullivan Savings Institution.....	683,763.44	76,197.63
62	Union Five Cents.....	145,442.26	64,721.91
63	Walpole.....	88,630.00	7,973.70
64	Wilton.....	7,394.70	41,820.00
65	Wolfeborough.....	19,811.09	16,373.13
		\$12,956,892.10	\$4,564,988.18

security, collateral security, number state bonds, state, county, city, town, and acquired, and other investments of the respective banks at the date of examination,

Loans on collateral security.	United States and state bonds.	County, city, town, and district bonds.	Railroad bonds.	Railroad stock.
\$1,873.69	\$5,900.00		\$6,278.58	
308,967.84	100,000.00	\$245,000.00	266,450.00	\$231,150.00
4,861.37				
8,126.59	9,950.00	30,050.00	69,000.00	
10,061.77		18,982.00	11,000.00	
49,801.00		309,745.68	186,208.34	61,000.00
		17,240.00		
36,705.90			2,872.42	6,210.00
6,656.76		10,815.00	75,180.25	
9,920.00		84,300.00		
1,571.60				
2,912.50		125,458.21	250,792.13	8,387.50
6,248.19			98,893.26	
		1,045.00	937.50	920.00
16,000.00				
2,508.70		8,757.00	10,196.67	2,495.00
2,235.00		11,100.00	5,227.50	
72,539.18		15,300.00	92,000.00	
5,336.90				
36,571.96	1,160.00	15,000.00	47,990.00	49,965.00
		40,433.70		
17,316.90		23,000.00	25,000.00	
10,635.00	5,000.00	209,590.65	42,596.25	49,010.25
56,800.00	40,600.00	93,600.00	54,200.00	5,200.00
6,762.03	100.00	34,024.78	3,765.00	
31,573.45		49,219.00	43,103.75	
38,085.81		21,825.00	24,247.50	
120,851.85	15,525.51	193,006.61	77,612.50	10,000.00
1,136,865.00	139,000.00	247,140.00	650,372.17	48,100.00
2,100.00		19,462.90	49,783.06	
7,500.00	1,050.00	2,600.00	51,225.27	
4,480.00		11,894.30	2,700.00	
1,481.00		18,001.66	5,590.00	
61,896.63		89,532.87	219,249.83	29,565.00
129,254.13	26,879.00	461,927.50	583,984.17	30,065.00
1,075.00	20,000.00	186,300.00	10,000.00	600.00
12,053.35		78,377.70	55,579.60	
32,770.00	20,000.00	403,487.50	408,250.00	192,666.42
66,018.94	106,000.00	454,962.51	889,500.00	118,500.00
18,050.00		82,818.75	12,525.00	480.00
5,789.00	10,000.00			
38,472.41	5,097.00	39,345.00	20,600.00	50,443.00
85,303.50	30,000.00	88,500.00	48,142.50	
3,947.00		9,800.00		
5,100.00		19,700.00	27,000.00	5,100.00
18,272.00	20,000.00			
6,059.90	6,000.00	150,602.50	13,695.00	63,923.55
15,200.00		97,971.58	18,772.50	
40,706.20		2,106.00	24,540.00	400.00
53,458.25	277,952.62	1,037,115.79		14,880.00
27,550.00		16,753.00	51,294.37	6,652.50
15,488.08				
11,025.00		133,230.00	40,130.12	
		27,773.75	15,656.00	
2,603.66		33,257.62	13,526.90	2,520.00
69,587.00	19,475.00	587,836.75	823,767.38	78,345.94
61,510.50		230,400.00	114,650.00	
		4,416.40	5,887.50	
83,594.99			136,831.24	56,400.00
23,234.32		133,000.00	10,000.00	1,000.00
1,766.00		15,600.00	11,660.00	
		6,971.50		
1,131.08		1,200.00		
\$2,908,270.92	\$859,689.13	\$6,249,577.37	\$5,685,479.25	\$1,123,979.16

TABLE No. 2—

Number.	NAMES.	Bank stock.	Cash on hand and on deposit.
1	Alton		\$1,766.69
2	Amoskeag	\$233,600.00	53,254.20
3	Ashland		3 638.84
4	Belknap	1,400.00	28,127.06
5	Bristol		2,169.05
6	Cheshire Provident Institution	56,449.13	22,205.20
7	China		5,285 00
8	City	20,220.00	8,259.68
9	Cocheco	30,960.23	273.79
10	Connecticut	13,770.00	37,786.46
11	Conway		11,953.14
12	Dartmouth	15,400.00	8,181.89
13	Dover Five Cents	12,567.00	144.45
14	Epping	1,167.67	1 669.43
15	Farmington	38,800.00	6,534.35
16	Fitzwilliam	7,676.00	1,181.20
17	Francestown	24,844.50	7.28
18	Franklin	20,600.00	15,645.65
19	Gorham Five Cents		4,420.48
20	Guaranty	16,850.00	37,692.98
21	Hinsdale	1,448.44	3,793.64
22	Iona		1,784.37
23	Keene Five Cent	74,439.00	37,509.14
24	Laconia	24,800.00	7,470.22
25	Lake Village	8,630.00	5,915.66
26	Lebanon	32,832.00	64,089.83
27	Littleton	30,000.00	46,977.86
28	Loan and Trust	44,404.00	30,765.27
29	Manchester	66,618.25	31,035.99
30	Mason Village	7,000.00	12,180.21
31	Mechanics, Manchester	22,500.00	12,517.20
32	Mechanics, Nashua	12,750.00	219.70
33	Meredith Village		969.11
34	Merrimack County	7,060.00	11,105.77
35	Merrimack River	108,252.88	50,201.73
36	Millford	11,200.00	15,971.51
37	Monadnock	16,537.62	19,142.37
38	Nashua	296,500.00	11,902.64
39	New Hampshire	4,200.00	57,432.96
40	New Hampshire Banking Company	2,600.00	47,560.81
41	New Ipswich		1,242.19
42	Newmarket	1,100.00	1,352.09
43	Newport	17,913.33	4,708.10
44	Norway Plains	8,400.00	8,884.14
45	Ossipee Valley Ten Cents	1,300.00	3,779.72
46	Penacook		6,176.94
47	People's		24,911.26
48	Peterborough	56,716.00	16,113.64
49	Piscataqua	23,170.13	10,909.23
50	Pittsfield	1,220.00	1,686.20
51	Portsmouth	31,761.92	35,888.86
52	Portsmouth Trust and Guarantee Company	10,862.00	4,837.16
53	Rochester		8,722.25
54	Rollinsford	47,400.00	4,018.30
55	Sandwich		3,133.43
56	Savings Bank for County of Coös		11,421.92
57	Savings Bank for County of Strafford	15,000.00	15,532.54
58	Somersworth	43,840.00	18,127.08
59	Security	560.00	952.83
60	Squamscott		
61	Sullivan Savings Institution	49,239.00	30,973.50
62	Union Five Cents	2,000.00	26,077.94
63	Walpole	5,000.00	64.84
64	Wilton	5,000.00	2,992.08
65	Wolfeborough	8,195.00	987.88
		\$1,595,794.19	\$962,242.88

Concluded.

Real estate acquired.	Miscellaneous.	Total resources	Premiums on stocks and bonds.
\$895.00	\$407.55	\$55,603.46	\$1,261.42
11,338.64	119,700.00	2,876,441.15	263,183.00
1,829.27	769.41	73,865.19	.....
.....	10,308.52	493,562.06	11,460.00
5,480.68	26,700.00	303,957.45	2,375.40
47,689.46	160,885.94	1,882,379.01	68,139.88
.....	400.00	115,889.05	880.00
4,500.00	2,000.00	180,653.89	2,446.58
11,250.31	.....	222,522.97	4,280.52
5,222.20	32,755.00	434,785.62	6,752.80
8,246.84	.....	74,570.94	.....
6,700.00	8,000.00	636,156.56	39,006.37
1,600.00	.....	162,962.77	10,658.29
.....	384.08	56,697.51	139.83
2,140.00	3,799.82	225,209.59	.....
1,500.00	155.13	115,860.83	2,327.33
500.00	8,875.47	110,408.65	400.00
.....	500.00	513,999.24	14,088.00
.....	.....	48,643.66	.....
.....	15,971.25	424,253.73	3,147.75
.....	579.42	162,913.79	1,362.86
1,097.50	.....	261,969.42	4,248.00
27,498.63	46,200.00	1,375,576.99	32,583.70
14,442.17	1,000.00	709,884.35	21,095.00
5,199.00	400.00	155,748.89	6,818.22
61,754.01	1,791.09	548,950.60	8,383.75
.....	10,000.00	492,310.92	7,507.50
18,181.39	10,000.00	1,230,468.71	20,749.69
.....	30,000.00	4,079,268.25	130,249.58
.....	1,000.00	105,114.17	5,304.04
.....	5,912.50	190,127.97	4,355.23
4,009.62	807.98	144,380.74	.....
.....	1,000.00	210,239.62	6,308.34
.....	15,400.00	652,720.10	35,168.30
.....	57,560.62	1,703,560.35	143,167.45
15,000.00	27,696.69	573,551.86	..... minus \$7,678.00
2,500.00	1,850.00	407,978.71	7,852.70
.....	105,955.94	2,297,508.16	200,153.53
.....	94,209.00	2,005,644.91	160,674.25
.....	14,264.75	516,772.41	168.00
12,440.00	1,000.00	72,063.88	.....
49,463.08	.....	94,643.72	165.00
500.00	7,500.00	379,243.60	20,295.67
70,799.74	5,635.74	489,898.66	27,007.50
.....	400.00	87,345.12	.....
19,014.25	12,200.00	184,024.22	..... minus \$4,050.00
.....	.....	597,786.42	3,500.00
22,831.00	24,941.61	617,960.07	.....
.....	.....	269,048.24	2,574.37
2,419.02	4,769.12	199,982.27	.....
129,570.62	179,552.23	2,975,681.29	86,777.91
114,760.46	38,180.97	412,937.40	.....
5,450.00	.....	232,297.90	.....
102,005.29	600.00	527,961.28	10,184.59
5,939.88	1,300.00	74,854.47	2,981.25
1,000.00	2,460.88	134,907.98	3,201.24
2,667.93	4,250.00	2,131,277.98	2,202.93
5,500.00	85,500.00	726,115.14	..... minus \$31,466.00
.....	186.55	70,973.45	.....
.....	705.87	13,120.56	.....
.....	16,723.92	1,133,723.72	21,105.84
6,304.72	500.00	412,341.15	4,580.28
.....	5,000.00	135,694.54	1,920.00
450.00	5,425.00	69,963.28	..... minus \$1,672.02
6,300.00	693.25	54,691.43	.....
\$815,960.71	\$1,210,786.62	\$38,933,660.42	\$1,692,315.54
			44,866.02
			\$1,647,949.52

TABLE No. 3—Showing the number, condition, and progress of the savings banks of New Hampshire in each year from 1850 to 1881, inclusive.

Year.	No. of banks.	No. of depositors	Amount of deposits.	Increase or decrease in amount of deposits over previous year.		Average to each depositor	Average to each person in the state.	Population (about).
1850	12	13,031	\$1,641,543.71	Inc.	\$76,972.76	\$125.97	\$5.16	318,000
1851	13	14,316	1,776,668.00		135,254.29	124.11	5.58	318,000
1852	15	15,771	2,009,619.42		232,849.42	127.42	6.32	318,000
1853	16	18,105	2,507,909.61		498,292.19	138.52	7.89	318,000
1854	16	20,154	3,222,261.52		714,351.91	159.95	10.13	318,000
1855	17	21,300	3,341,256.81		118,995.29	156.86	10.51	318,000
1856	19	23,489	3,537,363.31		196,106.50	150.59	11.12	318,000
1857	20	27,786	3,748,285.63		210,922.32	151.62	11.79	318,000
1858	21	23,463	3,588,685.23	Dec.	159,627.40	152.94	11.29	318,000
1859	23	26,762	4,138,822.40	Inc.	550,164.17	154.65	13.01	318,000
1860	26	30,828	4,860,024.86		721,202.46	157.65	14.90	326,000
1861	26	35,590	5,590,652.18		730,627.32	157.08	17.14	326,000
1862	27	35,920	5,653,585.46		62,933.28	157.39	17.34	326,000
1863	27	39,358	6,500,308.07		906,722.61	166.68	20.12	326,000
1864	28	43,175	7,661,738.46		1,161,430.39	177.45	25.50	326,000
1865	29	43,572	7,831,335.72		169,596.26	179.33	24.62	326,000
1866	29	42,894	7,857,601.01		26,265.31	183.13	24.47	321,000
1867	28	47,792	10,463,418.50		2,605,817.47	218.77	32.56	321,000
1868	31	55,218	13,541,534.96		3,078,116.46	245.12	42.18	321,000
1869	38	62,931	16,379,867.09		2,838,333.13	260.28	51.02	321,000
1870	45	70,918	18,759,461.05		2,379,593.96	264.52	59.00	318,000
1871	52	77,471	21,472,120.07		2,712,659.02	277.16	67.52	318,000
1872	54	86,790	24,700,774.47		3,228,653.37	284.46	77.06	318,000
1873	61	94,967	29,671,114.88		4,970,340.41	312.45	93.21	318,000
1874	64	92,788	28,829,376.83	Dec.	841,737.35	310.70	90.65	318,000
1875	68	96,938	30,214,585.71	Inc.	1,385,108.88	327.37	93.00	325,000
1876	68	100,191	31,198,064.16		983,478.45	326.01	100.07	325,000
1877	67	97,683	32,838,876.55		1,140,812.39	327.70	99.50	325,000
1878	66	94,967	28,793,947.48	Dec.	1,256,267.10	303.19	91.36	325,000
1879	66	87,279	26,282,136.09		1,991,801.20	301.13	89.87	325,000
1880	67	89,934	28,204,791.70	Inc.	1,922,655.61	313.61	86.78	325,000
1881	64	96,881	32,097,734.17		3,838,126.76	331.31	92.91	346,000
1882	65	104,432	36,181,186.70		4,312,860.10	353.37	103.00	350,000

TABLE No. 4—Exhibit of the National and State Banks in New Hampshire.

Banks.	Towns.	Presidents.	Cashiers.	Capital.
Connecticut River.	Charlestown.	Robert Elwell.	George Olcott. ..	\$100,000
Claremont National.	Claremont.	Geo. N. Farwell. ..	John L. Farwell. ..	150,000
First National.	Concord.	A. C. Pierce.	Wm. F. Thayer. ..	150,000
State Capital.	"	L. Downing, Jr.	Henry J. Crippen ..	200,000
Derry National.	Derry.	John W. Noyes.	John P. Newell. ..	60,000
Cochecho.	Dover.	Jas. E. Lathrop.	Harrison Haley. ..	100,000
Dover National.	"	Oliver Wyatt.	Calvin Hale.	100,000
Strafford.	"	W. S. Stevens.	E. R. Brown.	150,000
Granite State.	Exeter.	B. L. Merrill.	W. F. Putnam.	100,000
Farmington National.	Farmington.	J. F. Cloutman.	Jas. B. Edgerly.	100,000
First National.	Francestown.	J. D. Butler.	G. W. Cummings ..	100,000
Great Falls.	Great Falls.	D. H. Buffum.	Jos. A. Stickney.	150,000
Dartmouth.	Hanover.	N. S. Huntington.	Chas. P. Chase.	50,000
First National.	Hillsborough.	Stephen Kenrick.	John C. Campbell ..	50,000
Monadnock.	East Jaffrey.	Benjamin Cutter.	Peter Upton.	100,000
Ashuelot.	Keene.	G. A. Wheelock.	H. O. Coolidge.	100,000
Citizens'.	"	O. G. Dort.	H. S. Martin.	100,000
Cheshire.	"	J. H. Elliot.	Royal H. Porter.	200,000
Keene National.	"	Edward Joslin.	J. R. Beal.	100,000
Laconia National.	Laconia.	J. C. Moulton.	D. S. Dinsmore.	150,000
Lancaster National.	Lancaster.	Geo. R. Eaton.	F. D. Hutchins. ....	.....
Lebanon National.	Lebanon.	William S. Ela.	E. A. Kendrick.	100,000
Littleton National.	Littleton.	John Farr.	Oscar C. Hatch.	100,000
First National.	Manchester.	Waterman Smith.	Frederick Smyth ..	150,000
Second National.	"	Aretas Blood.	Josiah Carpenter ..	100,000
Merchants' National.	"	James A. Weston.	D. W. Lane.	100,000
Amoskeag.	"	Moody Currier.	Geo. B. Chandler ..	200,000
Manchester National.	"	Nathan Parker.	Chas. E. Balch.	150,000
Souhegan.	Milford.	R. R. Howison.	F. T. Sawyer.	100,000
First National.	Nashua.	E. P. Emerson.	John A. Spalding ..	100,000
Indian Head.	"	C. B. Hill.	Frank A. McKean ..	120,000
Second National.	"	J. W. White.	F. A. Eaton.	100,000
Newmarket National.	Newmarket.	J. L. Lawrence.	S. A. Haley.	80,000
First National.	Newport.	Dexter Richards.	F. W. Lewis.	100,000
First National.	Peterborough.	F. Livingston.	C. P. Richardson.	100,000
Pittsfield National.	Pittsfield.	C. H. Carpenter.	John A. Goss.	50,000
Pemigewasset National.	Plymouth.	N. H. Weeks.	O. B. Copeland. ....	.....
First National.	Portsmouth.	Ichabod Goodwin.	Ed. P. Kimball.	300,000
Mechanics & Traders'.	"	John Sise.	G. W. Butler.	300,000
New Hampshire.	"	E. P. Bartlett.	L. S. Butler.	150,000
Rockingham.	"	J. J. Pickering.	J. P. Hart.	200,000
Rochester National.	Rochester.	John McDuffee.	H. M. Plummer.	50,000
Salmon Falls, State.	Rollinsford.	G. W. Roberts.	W. H. Morton.	50,000
Somersworth National.	Somersworth.	Oliver H. Lord.	Sam'l S. Rollins.	100,000
Citizens' National.	Tilton.	E. Davis.	Wm. T. Cass.	70,000
Kearsarge.	Warner.	N. G. Ordway.	Gilman C. George ..	50,000
Winchester National.	Winchester.	E. C. Thayer.	Henry Abbott.	100,000
Lake.	Wolfeborough.	Blake Folsom.	Chas. F. Parker.	75,000

TABLE No. 5,

Showing the amount of deposits in each Savings-Bank in the state; the amount of investments in real estate within the state; balance subject to tax; taxes paid by each; the amount distributed to the cities and towns; and the amount accruing to the Literary Fund, April 1, 1881.

NAME OF BANK.	Amount deposits.	Amount invested in real estate in N. H.	Balance subject to tax.	Tax paid.	Distributed to towns.	To Literary Fund.
Alton Five Cents.....	\$ 53,777.43	.....	\$ 53,777.43	\$ 537.77	\$ 524.49	\$ 13.28
Amoskeag.....	2,242,454.36	.....	2,239,246.52	22,292.47	21,483.07	890.35
Ashuelot.....	160,852.88	.....	160,852.88	1,608.53	1,427.57	180.96
Ashland.....	51,542.47	.....	49,103.99	491.04	509.33	95.79
Belknap.....	425,491.42	.....	414,982.90	4,149.83	4,054.04	.....
Bristol.....	229,762.49	.....	205,710.49	2,057.10	2,071.40	96
Cheshire Provident Institution.....	2,021,483.37	.....	1,893,246.39	18,932.46	16,959.95	1,972.51
China.....	75,712.00	.....	75,712.00	757.12	757.12	.....
City, Nashua.....	149,170.98	.....	144,670.98	1,446.71	1,247.52	199.19
Cochecho.....	206,223.37	.....	178,673.12	1,786.73	1,628.43	173.30
Connecticut River.....	394,991.82	.....	386,794.62	3,867.95	3,411.87	456.08
Conway.....	88,950.17	.....	61,289.31	612.89	602.80	10.09
Coos County.....	70,606.18	.....	88,950.17	889.50	784.40	105.10
Dartmouth.....	523,412.06	.....	523,412.06	5,234.12	3,520.97	1,713.15
Dover Five Cents.....	140,376.50	.....	138,776.50	1,387.71	1,324.03	63.68
Epping.....	50,115.24	.....	50,115.24	501.15	500.40	75
Farmington.....	227,110.50	.....	223,130.19	2,231.30	2,197.85	33.45
Fitzwilliam.....	80,750.24	.....	80,213.09	892.13	854.58	37.55
Francestown.....	81,705.07	.....	81,705.07	817.05	809.94	7.11
Franklin.....	383,654.79	.....	383,654.79	3,836.55	3,825.03	.....
Gorham Five Cents.....	39,892.71	.....	39,862.71	398.63	395.21	3.42
Guaranty.....	183,232.26	.....	183,232.26	1,832.32	1,775.27	57.05
Hillsdale.....	107,729.82	.....	107,729.82	1,077.30	1,019.48	57.82
Iona.....	243,908.96	.....	242,811.96	2,428.12	2,330.25	97.87
Keene Five Cents.....	1,114,041.00	.....	1,086,709.00	10,867.09	10,408.81	458.28
Lacota.....	624,850.52	.....	594,997.96	5,949.98	5,585.19	364.79
Lake Village.....	122,076.00	.....	122,076.00	1,220.76	1,217.02	3.74
Lebanon.....	408,324.53	.....	408,324.53	4,083.25	3,865.89	817.36

Littleton.....	389,925.20	.....	389,925.20	3,899.25	3,588.69	292.27
Loan & Trust.....	987,229.65	17,407.38	969,821.67	9,698.22	9,530.92	167.30
Manchester.....	3,517,671.67	.....	3,517,671.67	35,176.72	33,440.84	1,735.88
Mason Village.....	76,661.00	.....	76,661.00	766.61	746.75	19.86
Mechanics, Manchester.....	143,821.49	.....	143,821.49	1,438.21	1,391.92	46.29
Mechan c., Nashua.....	93,241.61	.....	92,241.61	932.42	842.99	89.43
Merrimack County.....	468,301.22	.....	468,301.22	4,683.01	4,610.28	72.73
Merrimack River.....	1,425,421.35	.....	1,425,421.35	14,254.21	13,754.16	500.05
Meredith Village.....	184,616.11	.....	184,616.11	1,846.16	1,839.43	6.73
Milford Five Cents.....	424,085.14	12,190.00	424,085.14	4,240.85	4,147.82	108.03
Moulton.....	339,870.34	2,500.00	337,370.34	3,373.70	3,312.46	261.24
Nashua.....	1,947,856.28	.....	1,947,856.28	19,478.56	18,561.22	917.34
New Hampshire.....	1,590,427.01	800.00	1,589,627.01	15,896.27	15,322.66	573.61
New Ipswich.....	63,864.00	12,287.00	51,577.00	515.77	511.97	3.80
Newmarket.....	81,842.70	16,000.00	65,842.70	658.43	613.16	45.27
Newport.....	331,869.93	.....	331,869.93	3,318.70	3,263.14	40.56
Norway Plains.....	395,107.60	3,476.26	389,631.34	3,896.31	3,494.38	401.93
Ossipee Valley.....	75,570.67	.....	75,570.67	755.71	684.54	71.17
Penacook.....	92,053.53	.....	92,053.53	920.56	898.70	21.86
People's.....	535,340.37	.....	535,340.37	5,353.40	5,253.29	100.11
Piscataqua.....	199,628.33	.....	199,628.33	1,996.28	1,502.74	493.54
Peterborough.....	583,701.04	43,431.36	540,269.73	5,402.70	5,253.89	148.81
Pittsfield.....	147,916.14	.....	147,916.14	1,479.16	1,453.61	25.55
Portsmouth.....	2,610,386.98	19,400.00	2,591,986.98	25,909.87	18,883.32	7,006.45
Portsmouth Trust and Guaranty.....	248,677.00	.....	248,677.00	2,486.77	2,068.02	428.75
Rochester.....	193,000.94	5,275.25	187,725.69	1,877.26	1,828.72	48.54
Rollinsford.....	357,004.05	.....	357,004.05	3,570.04	1,876.81	1,693.23
Rundwich.....	65,050.37	2,957.58	62,092.79	620.93	615.84	24.14
Somersworth.....	517,676.82	60,000.00	457,676.82	4,576.77	2,885.01	1,691.76
Strafford County.....	1,755,749.96	9,727.93	1,753,022.03	17,530.22	17,423.53	106.69
Sullivan.....	1,064,305.31	12,500.00	1,051,805.31	10,518.05	8,917.68	1,600.37
Squamscott.....	9,533.87	.....	9,533.87	95.34	83.19	2.15
Union Five Cents.....	368,583.78	.....	368,583.78	3,685.84	3,600.11	85.73
Waldpole.....	107,139.84	.....	107,139.84	1,071.40	912.40	159.00
Wilton.....	59,025.00	9,025.00	50,000.00	500.00	500.00	.....
Wolfeborough.....	37,723.48	6,581.66	31,141.82	311.42	311.05	.....
New Hampshire Banking Company.....	205,564.31	.....	205,564.31	2,055.64	1,984.03	71.61
	\$22,299,763.68	\$511,931.58	\$21,787,832.10	\$317,878.32	\$290,951.28	\$26,927.04

SAVINGS BANKS DOING BUSINESS IN THE SAME OFFICE WITH NATIONAL OR STATE BANKS.

Amoskeag Savings Bank, with Amoskeag National Bank.
Cochecho Savings Bank, with Cochecho National Bank.
Connecticut River Savings Bank, with Connecticut River National Bank.
Dartmouth Savings Bank, with Dartmouth National Bank.
Dover Five Cents Savings Bank, with Dover National Bank.
Farmington Savings Bank, with Farmington National Bank.
Guaranty Savings Bank, with Merchants' National Bank.
Iona Savings Bank, with Citizens' National Bank.
Lebanon Savings Bank, with Lebanon National Bank.
Littleton Savings Bank, with Littleton National Bank.
Loan and Trust Savings Bank, with State Capital National Bank.
Manchester Savings Bank, with Manchester National Bank.
Mechanics' Savings Bank, with Second National Bank, Manchester.
Mechanics' Savings Bank, with Second National Bank, Nashua.
Merrimack River Savings Bank, with First National Bank, Manchester.
Monadnock Savings Bank, with Monadnock National Bank.
Newmarket Savings Bank, with Newmarket National Bank.
Newport Savings Bank, with Newport National Bank.
Norway Plains Savings Bank, with Rochester National Bank.
People's Savings Bank, with Amoskeag National Bank.
Piscataqua Savings Bank, with First National Bank, Portsmouth.
Rollinsford Savings Bank, with Salmon Falls State Bank.
Sullivan Savings Institution, with Claremont National Bank.

GENERAL REMARKS.

The annual examination of the state bank and savings-banks of New Hampshire shows a very favorable state of finances in this department of the state resources.

With an almost uniform gain of 8,743 in number of depositors, and \$4,312,860.10 gain in amount of deposits, the total number of depositors at the date of examination had reached 104,432, and the deposits the unprecedented sum of \$37,343,-840.48, including guaranty fund. That this large amount of deposits is securely invested, a premium account of \$1,647,-949.32, showing the actual market value of the *investments* above their cost, is convincing proof. The undivided surplus is \$1,309,662.49.

A careful examination of the *loans*, too, shows that a marked improvement has been gradually made in that class of securities, and that the interest is more promptly paid than in years past. The most noticeable change in the loan account is found, in that class secured by mortgage of real estate, in the increased Western loan. The reason why money is loaned from our banks, on real estate west of the Mississippi river, is owing to the fact that heretofore 9, 8, and 7 per cent. (curiously enough falling off just about 1 per cent. per year) has been realized from that quarter, while there is no demand for money at home at any rate greater than 6 per cent. on such security.

There is another very vexatious and embarrassing fact connected with our home real estate loans, especially in the coun-

try districts, which is the utter indifference shown to anything like banking promptness in paying interest when due. With very few exceptions the interest on these Western loans has been promptly paid when due, and thus far there have been but few occasions to resort to foreclosure.

It has been considered advisable by a majority of the banks to reduce their dividends to 4 per cent. per annum, until at least their respective guaranty funds shall have appreciably increased. The steady increase of the guaranty fund, which brings this reserve up to \$1,162,653.78, is a gratifying exhibit, and this factor of strength commends itself to all conservative men. The amount of real estate acquired by foreclosure has been decreased during the past year. All the banks are quietly, and without any appreciable sacrifice, cutting down this item of assets which depreciation of real estate in the past few years had forced upon them.

Many of the banks now avail themselves of the safety deposit vaults of Boston in which to deposit their securities. At either of the four prominent safety deposit vaults there, at a trifling expense and very little inconvenience, perfect security from burglars is guaranteed. Some of our largest city banks do not hesitate to avail themselves of this protection as the *best offered*, and it would seem that many of the country banks would do well to follow their example in this respect.

On the whole, we think the depositors of our banks may congratulate themselves on the course the respective trustees and treasurers have taken in the investment and management of their deposits.

During the past year the following deaths among the officers of the savings-banks have occurred :

Elias Towle, treasurer of Ossipee Valley Five Cent Savings Bank at Freedom ; Benjamin P. Gale, treasurer of Belknap Savings Bank, Laconia ; E. P. Emerson, president of City Savings Bank, Nashua ; Samuel R. Mason, president of Bristol Savings Bank, Bristol ; Samuel S. Rollins, president of Somersworth Savings Bank, Great Falls ; Ichabod Goodwin, president of Piscataqua Savings Bank, Portsmouth.

B. C. C.

THE ORIGIN AND OBJECTS OF THE SAVINGS-BANK.

The savings-bank is a child of the present, which we regard as the most civilized and Christian of all the centuries. In no other could its work have been so wide-spread and gigantic. It was born of philanthropy, and nursed by charity. It was an evangel to the poor: to them was its sole mission. Giving had increased pauperism; crime abounded. Defoe (1704) wrote his "Giving Alms no Charity," and in this work is perhaps the first suggestion of the savings-bank. Is it possible that scores of millions of children (no matter how old), while blessing Defoe for Robinson Crusoe, ought to feel the deepest gratitude to his memory for the savings-bank? Franklin and Bentham were its friendly heralds. Late in the last century movements in Hamburg and Berne foretold its near approach. Mrs. Wakefield (an author) and Lady Isabella Douglass, the Revs. Joseph Smith and Henry Duncan, carefully cradled it in Great Britain. Mrs. Wakefield, in 1798, made arrangements to receive the savings of children, and perhaps women, and, in 1804, of any poor person. Mr. Smith, during the Sunday evenings of the summer of 1799, received the "mites" of the poor in his parish, which he repaid at Christmas, with one third added, as a bounty to the depositors, for having in summer made some provision for winter. In 1807 Rev. John Muckersy established a savings institution in Scotland. In 1808 four ladies, with as many gentlemen, established a bank to receive the savings of domestic servants, and allowed four per cent. interest. In 1810 Henry Duncan, D. D., of Dumfriesshire, Scotland, instituted a well organized savings-bank, and exerted himself so much in favor of such institutions that he is sometimes called the "Father of Savings-Banks."

FIRST LEGISLATION RELATING TO SAVINGS-BANKS.

At the close of 1816 there were 74 of these banks in England and Wales, and four in Ireland. Parliament legislated in relation to them for the first time in 1817. Baron Maseres's annuity scheme had previously passed the Commons, but been defeated

in the Lords. It had many features of a savings-bank, and its objects were the same. The legislation of 1817 and succeeding years was in the same philanthropic spirit which actuated the founders of these institutions. To secure the safety of the funds, the law required the bank officers to give bonds for the faithful discharge of their duties, and the trustees to place the deposits received by the savings-banks in the Bank of England, or that of Ireland, to be invested in bank annuities, or bills of exchange. To encourage the poor to deposit, parliament at first allowed the trustees £4, 11s, 3d (4.5625) per cent. upon the money of the savings deposited with the Bank of England, or of Ireland. This was a high rate, for the United Kingdom was at that time paying only £32,225,304, or at the rate of £3, 14s, 6d (3.7263) per cent. upon its debt of £864,822,441. Thus parliament generously gave the depositors nearly one per cent. extra per annum. This rate was afterwards somewhat reduced; yet, in the year 1874 it was calculated that the government had in extra interest given the savings-banks a bonus of £4,169,427, 10s, 5d, besides having in one instance given the losing depositors in a bank £30,000. To keep these banks under the control of the benevolent, the trustees were prohibited compensation for their services. To confine their benefits to the poor, it was provided that no one should be a depositor in more than one bank, nor deposit more than £30 in one year, and that when the money due any depositor amounted to £200, interest upon the whole ceased.

GREAT FINANCIAL AND MORAL SUCCESS OF THE SAVINGS-BANK.

Instituted solely to benefit the poor, were ever wiser means adopted, or success greater? Look at these results:

From 1821 to 1831 the savings-banks deposits rose from £4,740,188 to £14,698,635, and, notwithstanding the increase of population and the greater expense of living, the cost of supporting the poor diminished more than £5,000,000. From 1834 to 1841 the deposits increased fifty per cent., and the expense of supporting paupers decreased twenty-five per cent. Of

course crime diminished. We have not the statistics in full, but this is in point: from 1841 to 1861 the savings-bank deposits largely increased, and criminal trials decreased from 27,760 to 18,326.

POSTAL SAVINGS-BANKS.

Some of the savings-bank officers had proved dishonest. There had been some complaint about the high rate of interest paid to the trustees for these banks. Other reasons probably had their influence. The result was, that in 1861 the postal savings-bank system was adopted, which in a few years, if we remember correctly, reduced the savings-bank deposits about £7,000,000, although the rate allowed upon deposits was only $2\frac{1}{2}$ per cent. As the government guaranteed the deposits and interest thereon, the success of the postal savings-banks forcibly illustrates the value of perfect confidence on the part of depositors, and the injury done to banks by defalcations. In 1876 the post-office savings-banks held £26,966,550 deposits, and the old savings-banks £34,206,562.

FIRST SAVINGS-BANKS IN THE UNITED STATES—IN NEW HAMPSHIRE.

The first savings-bank in this country was established at Philadelphia, in November, 1816, and the second one the next February in Boston, and the third in New York in 1819. In the Portsmouth Savings Bank hangs the first petition, so far as we know, ever presented to the legislature of New Hampshire asking for a savings-bank charter. Notwithstanding the respected names attached, the charter was not granted; but in 1823 the Portsmouth Savings Bank and the Savings Bank for the County of Strafford at Dover were chartered, and commenced their still continued business. All five of these early banks are, we think, still in active business, and no state can have more reason to be proud of its first two savings-banks than New Hampshire.

GROWTH AND PRESENT CONDITION OF SAVINGS-BANKS IN
THIS STATE.

Excluding those in hands of receivers, the sixty-five savings-banks in this state own property valued at forty million dollars. Next to the farms this is the largest property in the state. It exceeds by more than seven-fold the capital of the national banks; is greater than the investments in all our manufactures put together (census of 1870); is much more than the entire cost of our railroads, and equals the total of that foreign and domestic debt which so troubled the first secretary of the treasury and the nation during the administration of Washington, and amounts to half the value of the New Hampshire farms.

In round numbers, the gain in value of property by these banks during the last year is five million dollars, or fourteen per cent., and for the last three years more than twenty-eight per cent. The last year's gain is greater than the entire amount of the property of all these banks only twenty-three years ago. Their increase of property for the last thirty years has been twenty-fold, or from two millions to forty million dollars. The property of the Manchester Savings Bank is now about the same amount as that held by all the banks in 1859.

In thirty years the depositors have increased from 15,771, or one to twenty of our population, to more than one hundred thousand, or two depositors to each seven persons in the state. The average deposit was then \$127.42, and is now \$372, with a surplus of about \$20 back of it. The average amount due each depositor has doubled since 1866, the number of depositors since 1867, the amount to each person in the state since 1869, and the total deposits since 1870.* The depositors now outnumber the votes cast for governor by some thirty thousand. The legal interest upon the savings-banks' property for eighteen months would pay the entire state debt.

THE GREAT TRUST.

Who can contemplate the years of patient toil and economy,—the life-struggles,—which the hundred thousand savings-bank

* Nearly.

books carefully laid away in the old family Bibles, in little trunks and bureaus, represent, and think of the noble hopes and aspirations builded upon them by the striving, studious, and ambitious youth, and the reliance placed in these books by the laboring poor, the orphans, and by widowed mothers, as the barriers between them and the "wolf at their door," and call them to mind as the support of the aged in their descent to the grave, and not demand that the state and the bank officials shall make these funds secure to the utmost extent of human possibility?

How priceless the value of these forty million dollars to their hundred thousand owners, compared with an equal amount when it constitutes but a half of the monstrous fortune of one man! How sublime the faith in state and banks, but what an anomaly in business, for these depositors to place their precious forty million dollars entirely beyond their own management! The state, by chartering these banks, and by supervising them and publishing official statements as to their condition, assumes a great responsibility, for which it is most bountifully paid by its tax upon them of near four hundred thousand dollars per annum, when a great portion of this money would escape taxation did not these banks gather in the "mites" from more than one hundred thousand sources. What possible excuse have the state and trustees to make to depositors for publishing false official statements, assuring them that their deposits are safe in the bank years after they have been disappearing, and this without having examined the bank's accounts? This state rightfully demands of its citizens their time, lands, money, and even their lives (over four thousand lives from 1861 to 1865), as its necessities require, and, as a compensation, is under the most sacred obligations to protect the life, liberty, and property of its citizens. But when the state officially publishes statements representing a rotten bank as sound, without having taken due care to ascertain the facts, it not only fails to do its duty, but commits a great wrong upon its confiding citizens. When state and bank trustees thus publish a false report without having taken the proper care to find out the facts, why in the name of common honesty and justice should they not make good the losses

to depositors who were induced by the false statement to deposit their hard-earned dollars in a rotten bank? Is not this one of the most dangerous of all the forms of obtaining goods under false pretences? Is it not one of the worst instances of false oaths?

WORK OF EXAMINING.

With the rapidity of a series in geometrical progression, our savings-banks have, within a comparatively few years, sprung up from little "goody" institutions, in which benevolent people one or two afternoons each week (the Strafford, at Dover, three hours a week on Fridays) received the little sums given children, and those saved by laboring girls, and held a few thousand dollars of mortgages upon neighboring farms; and now their deposits exceed the capital stock of our national banks by seven-fold, and their forty millions are invested in a great variety of securities all over the United States, from Canada to Mexico, and everywhere between the Atlantic and Pacific oceans. Their army of depositors is so large that the owners of any other one kind of taxable property are in comparison scarcely more than a squad. The first treasurers had little of the care, responsibility, and labor of the present officers, and were paid, perhaps, all the way from nothing up to two hundred dollars a year. Now treasurers are often selected for their large ability, furnish very large bonds, have immense care, labor, and responsibility, and occupy a leading position among the business men of the state, and their rightful salaries, in some instances, vie with those of congressmen.

Judging from our experience, from what some of our predecessors tell us, and from what treasurers say, the examinations of savings-banks were generally very slight affairs. It was generally taken for granted that these little half-charity institutions were honestly managed. As we understand it, never till last year did the bank commissioners, as a board, take off the amount due each depositor, to find out how much money the banks ought to have in them as shown by their ledgers. One commissioner had previously done this. Last year the board voted to do this, and thereby increased the work of examining the banks, we

judge, about three-fold. We do not think that the previous commissioners can be reasonably blamed for not taking off the deposits, for, so far as we know, it had not been done in any other state. The commissioners had previously been well paid for the work done, but the work last year was increased so much, that, though in many instances the commissioners did not remain at the banks to foot up the amount of deposits and balance up the accounts by a re-taking of the deposits if necessary, and follow it up till the exact condition of the books was ascertained, yet their pay was, upon the whole, we judge, far less in comparison to work done than in previous years. This year the deposits have been footed up before the bank was left, and the true condition of the bank, as shown by the ledgers, ascertained. In one bank the running account with each of eight thousand depositors, contained, we think, in thirty-two ledgers, was three times figured up, and these balances due depositors three times added, in order to reach a satisfactory result. The running account with each of an hundred thousand depositors had to be examined, and their balances taken off and footed up, in order to ascertain simply one side of the accounts of the savings-banks. Then, of course, thousands of closed accounts had to be examined, till the commissioners were satisfied that they had been really settled and paid. In various instances the books could not be made to balance, and the work of correcting accounts, and correspondence between treasurers and commissioners, have been continued.

SOME RESULTS OF THE NEW METHOD.

No reasonable person will deny the great importance of having every depositor's account correct, or can expect that treasurers and clerks will not sometimes make mistakes in them. One of the most careful and competent of the treasurers, since the commissioner showed him that his books would not balance, has informed him that in his efforts to correct his accounts he has found three deposits which had, in the aggregate, some seventeen hundred dollars too much standing to their credit. The same commissioner, in other banks, found two or

three settled accounts had been overpaid. In the experience of one of the commissioners, since he commenced taking off the deposits, he has detected deficiencies in three banks, which the treasurers made good by putting into the banks about thirty-five hundred dollars. In the case of the largest deficiency, the commissioner refused to act except by advice of governor and president of the bank. In the other instances the sums were smaller, and the treasurers acted upon their own desire after full consultation with the bank presidents. In another instance the president and two trustees examined the bank three days, and then an expert book-keeper one month, and all concluded that the surplus in the bank was about twenty per cent., and the trustees had decided, but not formally voted, to make a very large extra dividend. But the commissioner, by taking off their deposits, discovered that the entire surplus of the bank lacked a little of amounting to four per cent. Had their proposed extra dividend been made, the bank would of course have been insolvent, and as its condition could not have been explained by losses, most likely as honest a treasurer as there is in New Hampshire would have been placed in a very embarrassing position, and the bank must have been ruined or scaled down. In the Ashuelot Bank case the deposits, when taken off, showed that the bank accounts almost perfectly balanced. But in taking off those deposit accounts, the commissioner surmised that the ledgers had been falsified, and proved that the bank accounts did not agree by comparing the ledgers, cash-book, and the receipts for money paid out. The commissioner believes this falsification was made between Saturday night and Monday morning during the examination. All stories of conversation with a depositor, or any other accident leading to the detection of this defalcation, are utterly false. Patient looking and work alone discovered the deficiency. The Cheshire Provident Institution was found to have a thirty thousand dollar difficulty in its accounts. We state these things to show the labor, the necessity, and the good results of this work.

TREASURERS' BONDS.

It is a common and altogether too true a saying that the bondsmen of defaulting bank cashiers and treasurers escape with paying little or nothing. We recall no instance in this state where such bondsmen did not argue that they were not holden, or in which they paid the full amount of the bonds. During this and the last year, about one half of all the bonds by which treasurers were supposed to be bound to faithfully discharge their duties were found not to legally hold the bondsmen, or, in other words, were worthless. We think the trustees, in many instances, but little to blame for this apparent carelessness, for, in various cases, the bonds had been drawn by prominent members of the legal profession. The language of the bonds varied much, and some were deficient in one thing and some in others. New bonds have been procured.

BANK RECORDS, &C.

These have been examined with some care, and many suggestions made. In some instances the records did not show that the annual meetings had been notified. The most common deficiency, perhaps, has been found to be in not having the clerk sworn. This, of course, to a certain extent, vitiates the whole record. The first difficulty found in the Ashuelot Savings Bank was that its annual meetings, for about twenty years, had not been legally called. The trustees, instead of the corporators, had been yearly notified to hold the bank's annual meeting. This difficulty dated back of Albee's treasurership, and had been copied by him. This difficulty could not be surmounted, and hence the bank could not be scaled down and continue its existence as was prayed for, and a hearing had thereon by court and bank commissioners. One bank was discovered to have had no legal treasurer for a number of years, and one was elected as soon as a meeting could be called. Many thousands of dollars of property are held by some of the banks without any proof that it was legally transferred to them. All such difficulties we expect will rapidly disappear from our savings-banks.

THE CHESHIRE PROVIDENT INSTITUTION.

This in age is the seventh savings-bank in the state. Chartered in 1833, George Tilden was its much honored treasurer till some time in 1880, when Mr. Nims was elected treasurer, and Mr. Tilden promoted to the presidency of the bank. During the forty-seven years of Mr. Tilden's treasurership, some of the best known statesmen, lawyers, and business men of the state were trustees of the bank. Upon assuming the treasurership, Mr. Nims and his bondsmen wanted to know the real standing of this time-honored bank, and the correctness of several scores of reports issued with the regularity of the seasons and of the sessions of the legislature. A committee was appointed, and, upon their taking off and footing up the deposits, they were surprised to find that the bank appeared to owe forty thousand dollars more than the statements of the bank and the reports showed. When, in the spring of 1881, two of the bank commissioners reached the bank to examine it, this discrepancy had, by finding counterbalancing errors, been reduced to thirty thousand dollars. This difficulty in the accounts was unknown to the depositors. It was very nearly time for a new dividend, which the trustees had decided to make, and which the clerk had nearly made up. The commissioners at once decided that the condition of the bank was not such as to warrant the paying of a dividend, and in writing advised the trustees not to make it. The recent exposure in the Ashuelot Savings Bank had caused much excitement in the county. Trustees and commissioners consulted anxiously over the situation. If the expected dividend was withheld in the then excited state of the public mind, it was feared that a run disastrous to the depositors would be made upon the bank. On the other hand, if the dividend was made, some might withdraw their deposits, and by so doing possibly get more than their share of the bank's assets. Finally, it was agreed that the bank should pay the dividend already voted, and pass the next one (in October, 1881), and that a competent accountant should be employed upon the accounts and the true condition of the bank ascertained, and no further dividends made till the bank was fully able. Upon these conditions the com-

missioner who had the bank to examine consented to the payment of the voted dividend, the wisdom of which consent the other commissioner somewhat doubted. All hoped that the then thirty thousand dollars of discrepancy would disappear by the further correction of errors. Mr. Coy, believed to be a very competent accountant, was employed upon the books with an assistant, and after several months' work reported that the bank's accounts contained numerous errors scattered through many years, and that the bank had received twenty-eight thousand five hundred and fourteen dollars and nine cents (\$28,514.09), which was not accounted for. This was a very sad state of affairs. Mr. Tilden was about eighty years of age, and had retained his faculties remarkably. His reputation had always been unblemished. His bondsmen had not been holden for years. He appeared to have but little property. The missing \$28,514.09 has been charged off as lost, and there appears little or no probability of its recovery. To Mr. Tilden and the trustees the examining commissioner stated that in his judgment a new man at the next annual meeting should be elected president. This judgment was founded both on the age of Mr. Tilden, and upon the many errors in his accounts (largely in his favor) before either his age or the size of the bank could be pleaded as an excuse. The bank, in addition to the above \$28,514.09, has during the year charged off as loss upon old bad paper \$10,369.89, and as reduced value of its real estate \$4,288.12. Including these items, this bank has within five years charged off as loss \$50,965.71. Quite a per cent. of this large sum arises by estimating the value of its large bank building at less than it cost.

We think the honored managers of this bank in past years made four mistakes, viz.,—

- 1st. In trying to run the bank too cheaply.
- 2d. In not properly examining their bank.
- 3d. In many instances loaning so much upon a house or other property as to have to foreclose.
- 4th. In erecting too expensive a bank building.

As to the first mistake, we not only believe it just, but that it

is sound policy, to pay treasurers well, and not overwork them. Poor pay is a temptation to careless work and to acts of a questionable character, and even to direct dishonesty. True, the treasurer is officially little or nothing more than the trustees' clerk, but he is often, also, really the most important trustee the bank has, and, when such, ought to have time to study the character of loans and investments. In large banks much of such study is required. Possibly it may yet become good policy for the savings-banks to unite and pay some capable and honest men, and let them make it a business to investigate the loans and investments offered to or open to the banks. Might not the banks have an association which would be useful to them in this and other matters?

As to the second mistake, nothing need be said. Both state and bank officers failed to make the proper examinations.

In relation to the third, the \$73,663.01 of foreclosed property reported last year tells the whole story.

As to the fourth mistake, the expensive bank building, the rents received from it and the charging off as lost a portion of the money which it cost, is all that we have to judge from. On general principles, we say that a savings-bank which collects the money in its vicinity, which, had there been no bank, might have been hired by the people of that vicinity, and having collected the money, refuses to loan it in that vicinity upon good security, fails to do its duty, and gives rightful cause for complaint. But, on the other hand, a savings-bank has no right to act as a town improvement company, by making insufficiently secured loans upon houses, by aiding a railroad, as two Nashua savings-banks were ruined, or in any other such way. Deposits are trust funds, and must be sacredly cared for.

The Cheshire Provident Institution has completely recovered from its transient trouble. True, Mr. Tilden has been again elected president, but the real management of the bank is in the hands of very able trustees in the prime of life, and the commissioner feels the fullest confidence in its soundness and in its success. During its many years its depositors have fared well. Its income is now much in excess of its expenses and dividends.

SPECIAL PROTECTION OF SMALL DEPOSITORS.

The Portsmouth Savings Bank has a rule by which, while it pays four per cent. dividends upon its deposits in general, upon deposits in excess of a certain amount it pays only three per cent., and when deposits are made a little while before the first of April and withdrawn not very long after, one per cent. is deducted to pay the state tax. While it thus most carefully protects its smaller depositors, we notice that it accommodates persons of small means with small loans upon good security. We heartily commend the spirit thus exhibited. Other banks, to greater or less extent, take care not to lose the state tax upon deposits made near the first of April.

COMPENSATION.

While we think it proper, in certain cases, to allow pay to trustees and presidents for discharging certain specific duties and for time spent and expenses incurred for a savings-bank, we can but think that section 6 of chapter 103 of Laws of 1881 opens the door too wide, and that abuses may possibly occur; although we think of no trustees whom we fear in that respect. Neither your excellency, the judges, nor any other state officer, have the power to set a price for their services, and pay themselves out of other people's funds. No one would think of establishing such a principle in the settlements of estates, or in the care of any other trust funds; then why in the case of savings of the poor, entrusted in the hands of the president and trustees of savings-banks? Why not, on the same principle, let the treasurer name his own salary and pay himself out of the bank's funds? The principle is wrong. If such charges are made by the president and trustees, some one besides themselves should audit and allow the same before they are paid.

TRUSTEES AIDING IN EXAMINATIONS.

By looking over the reports of the banks it will be seen that in several instances the trustees have selected one of their number, or the president has volunteered, to assist the commissioner in the bank examination. This is a great improvement.

The best of treasurers want their trustees to know all about their accounts, as it is their duty to do. This causes mutual confidence and the most pleasant relations between trustees and treasurer. It will do away with that feeling which sometimes causes presidents and trustees to privately ask the commissioners to be specially careful and thorough in the examination of their banks, not that they doubt their treasurers, but they want to know. While there is neither any substitute for honesty or safety without it, yet we think the probabilities are, that, had each examination of the Ashuelot Bank been what it ought to have been, Albee and the funds had both been saved. Surely it would have saved the trouble in the Cheshire Provident Institution, and quite likely the defalcations at Concord and Exeter. The savings-banks are improving in various respects. We regret that the state loses, as is believed, over an hundred thousand dollars' tax yearly by its citizens having deposited their money in other states. Careful examinations by trustees and bank commissioners, wise legislation, and good management, can, we think, stop this outflow of deposits, and make people feel that it is best to deposit in our own savings-banks, and make ambitious novelists ashamed to represent their orphaned children as losing their funds in New Hampshire savings-bank. Money is and has been very safe in them, and can be made more so.

J. D. L.

GENERAL LAWS

RELATING TO

STATE AND SAVINGS BANKS.

CHAPTER 55.

SECT. 11. The selectmen, or either of them, may make personal application to any inhabitant of the town, to any person having the care of personal property taxable therein, and to the officers of any corporation, for an account of the polls and ratable estate for which they are liable to be taxed.

SECT. 13. The cashier, treasurer, agent, or other principal officer of every bank, savings institution, insurance company, or other corporation, on application in person or by writing by any selectman, shall furnish, at the principal place of business of such corporation, an account in writing, on oath if required, of all the ratable estate of such corporation, and a like account of all shares and deposits therein owned by any person, resident, or corporation established out of the state, within four days after such application.

SECT. 14. If any officer of such corporation shall not, upon application, give such account of its ratable estate, the corporation may be doomed in the same manner as individuals; and, if any taxable property shall be wilfully omitted in such account, the corporation may be assessed fourfold therefor, like individuals.

SECT. 15. The cashier or other principal officer of every bank or other corporation, upon such application, shall furnish a like account of all shares or deposits therein owned by any inhabitant of the town of which the person applying is selectman, and the value thereof, whether mortgaged or pledged, or not, within four days after such application is made.

SECT. 16. Any such officer or agent who wilfully neglects or refuses to furnish as aforesaid any such account as is required in this chapter, shall forfeit a sum not more than four hundred dollars, for the use of such town.

SECT. 17. Whoever transfers any stock, in any bank, insurance company, or other corporation, for the purpose of avoiding taxation, or to prevent its being taxed to the real owner thereof in the town in which he resides, and whoever, for either of the purposes aforesaid, deposits money in any savings-bank or institution for savings, in the name of a fictitious person, or any false name, or in the name of a person not resident in the city or town in which he is represented to reside, or under any false residence, shall be fined not more than one thousand dollars, to the use of the town in which, or for the use of which, such stock or money ought to be taxed.

CHAPTER 65.

SECT. 1. All shares of the capital stock of the banks located in this state, whether private, state, or national, shall be taxed at their par value to the owners thereof, in the town in which they reside, if in this state. All shares standing in the names of persons residing out of the state shall be taxed to the person in whose name such shares may stand in the town where the bank is located; and such taxation shall create a lien in favor of the town where such bank is located, upon such shares for the payment of said taxes.

SECT. 2. It shall be the duty of the cashier of every such bank, on or before the fifth day of April in each year, to make out and send a notice in writing to the selectmen or assessors of

the several towns or cities in this state in which persons or parties may reside who own shares in their respective banks, in which notice shall be stated the name or names of the person or persons, party or parties, who own shares in their respective banks on the first day of April in each year, the number of shares owned by each, and the par value of each share, and to deposit said notice in the post-office in the town in which any such cashier may reside, directed to the selectmen or assessors aforesaid.

SECT. 3. Such cashier, on or before the fifth day of April in each year, shall furnish to the selectmen or assessors of the town or city where said bank is located a like list of the stockholders of said bank not resident in the state, the number of their shares, and the par value of the same.

SECT. 4. The cashier of any bank in this state, who shall neglect or refuse to comply with the provisions of the preceding sections, shall forfeit the sum of one hundred dollars for each offence, to be recovered by indictment, for the use of the town in which persons or parties may reside owning shares as aforesaid, and for the use of the town in which the bank may be located, when the persons or parties owning shares therein are not residing within this state.

SECT. 5. Such bank shall have a lien upon the shares and the dividends thereon, of any stockholder residing out of the state, for the payment of said tax, with interest thereon.

SECT. 6. All real estate owned by savings-banks in this state shall be taxed in the town or place where situate, in the same manner and at the same rate as real estate owned by other parties.

SECT. 7. The treasurers of savings-banks shall annually, on or before the first day of May, transmit to the state treasurer a statement under oath of the amount invested in real estate within this state, and of the amount of all deposits and accumulations in their respective savings-banks, on the first day of April next preceding, with the names of the towns and the aggregate amount of such deposits and accumulations made by persons residing in such towns, and the whole amount of deposits and accumulations owned by persons not resident in the state, or whose place of residence is unknown.

SECT. 8. Every savings-bank shall pay annually, on or before the fifteenth day of June, to the state treasurer, a tax of one per cent. upon the whole amount of deposits and accumulations so returned, which is not so invested in real estate, and no other tax shall be assessed on said deposits and accumulations, or against its depositors on account thereof; and if any savings-bank shall neglect to pay said tax at the time specified, said state treasurer shall add thereto interest, after such default, at the rate of ten per cent. per annum, and shall issue his extent for the sum so unpaid and said interest thereon till the time of payment, and all property of the corporation, on the first day of April preceding, shall be holden for its payment.

SECT. 9. The state treasurer, on or before the first day of October, annually, shall pay to each town in which any of said depositors resided on the first day of April next preceding, such part of said tax as would be in proportion to the amount of said deposits and accumulations held by residents of said town on said day.

CHAPTER 94.

LITERARY FUND.

SECT. 1. Every banking corporation shall pay to the treasurer, on or before the second Wednesday of June annually, one half of one per cent. on the amount of the actual capital stock of the bank at that time. The sums so paid shall constitute a fund to be called the literary fund, and shall be kept and accounted for by the treasurer.

SECT. 2. The governor, secretary, and treasurer, for the time being, shall constitute a board of commissioners to manage said fund.

SECT. 3. If any dispute shall arise respecting the amount of the capital stock of any bank, the same, for the purposes of this chapter, shall be determined by the commissioners.

SECT. 4. All sums of money hereafter received from the tax

on deposits in savings-banks by non-resident depositors, or depositors whose residence is unknown, shall be added to and constituted a part of the literary fund, and shall be kept, accounted for, managed, assigned, and distributed according to the provisions of law applicable to the literary fund.

CHAPTER 147.

SECT. 1. The provisions of this title do not apply to public municipal corporations, such as towns, cities, and the like.

SECT. 2. The rights, powers, and duties set forth in this chapter are incident to all corporations legally constituted not excepted in the preceding section, subject to any limitations or restrictions imposed by the charters or laws authorizing the organization of particular corporations, whether voluntary or otherwise.

SECT. 3. Every such corporation may admit associates and members, and for just cause remove them; may elect all necessary officers, define their duties, and fix their compensation, but at least one of the directors of every corporation existing by virtue of the laws of this state, or hereafter created thereby, and having stockholders resident in this state, shall be an actual inhabitant of this state; may have a common seal, and change the same at pleasure; may sue and be sued, appear, prosecute, and defend in the corporate name to final judgment and execution, and appoint agents and attorneys for that purpose; and have perpetual succession unless incorporated for a limited term.

SECT. 4. Any such corporation may adopt by-laws not repugnant to the laws of this state:—

- I. To provide for the election and removal of members.
- II. To prescribe the times and places of their meetings, and the manner of calling and conducting them.
- III. To regulate the number of officers, their powers and duties, the mode of choosing them, and their tenure of office;

and any others necessary and suitable to promote the objects of the corporation ; and alter and amend the same.

SECT. 5. Any such corporation may make contracts necessary and proper for the transaction of their authorized business, and no other ; they shall not become sureties nor guarantors, nor be capable of binding themselves as such.

SECT. 6. Such corporations may purchase, hold, and convey real and personal estate necessary and proper for the due transaction of their authorized business, not exceeding the amount authorized by their charter or by statute, and no other.

SECT. 7. But they may take security for the payment of debts due to the corporation, by mortgage, pledge, or attachment of any other property, real or personal, and perfect a title thereto by proper legal proceeding ; but the same shall be sold or disposed of within two years after such title is perfected.

SECT. 8. Every corporation shall have a clerk, who shall be chosen annually by the stockholders, or in such other manner as the charter or by-laws may prescribe, and shall be and continue an inhabitant of this state and keep his office therein ; he shall hold his office for one year, and until his successor is chosen and qualified, and shall be sworn to the faithful discharge of his duties ; and in case a vacancy shall occur, a clerk shall be forthwith appointed for the time by the president or a majority of the directors, who shall hold his office till a clerk is duly appointed.

SECT. 9. The clerk shall record all votes and proceedings of the corporation and those of the directors, so far as required by the charter or by-laws ; shall keep a record of all instruments and papers required to be recorded in his office, and shall perform all other duties incumbent on him by law or usage or by the by-laws.

SECT. 10. All records and files proper to be made and kept in the office of the clerk of any corporation shall be open to the inspection of every member and stockholder, and of every creditor of the corporation whose demand is due and unpaid, and of his attorney.

SECT. 11. All accounts and minutes of business of the corporation kept by its treasurer, or by any officer or agent there-

of, all records of certificates and transfers of shares, all original certificates and transfers on file, and original papers and evidences of debts due to such corporation, shall be subject to the inspection of every member and stockholder, and of every creditor thereof whose demand is due and unpaid, so far as they have any relation to the claim of such creditor.

SECT. 12. The clerk, treasurer, or other officer or agent of any corporation, having the keeping of any such record, account, or paper, when required by any member or stockholder, or by any such creditor, on payment or tender of the like fees as are by law allowed to clerks of court for such service, shall furnish a certified copy of any vote, record, or account, and of any original paper which such party is entitled to inspect.

SECT. 13. If any clerk, treasurer, officer, or agent of any corporation, after demand of such copy, and payment or tender of the fees therefor, shall neglect or refuse for seven days to furnish such copy, he shall forfeit for every such offence a sum not exceeding one thousand dollars, to any member, stockholder, or creditor who shall have demanded such copy.

SECT. 14. Any corporation, at any legal meeting, may alter the time of holding its annual meeting.

SECT. 15. If any corporation shall fail to hold its annual meeting, or if, from any cause, at any time, a meeting thereof cannot otherwise be called, the owners of one twentieth part of the stock or property thereof, or, if the same is not divided into shares, one twentieth part in number of the members thereof, may apply in writing to any justice of the peace, stating the occasion and purpose of such meeting, to call a meeting of the members of such corporation.

SECT. 16. Such justice shall thereupon issue his warrant to one of the applicants, requiring him to warn such meeting, at a suitable time and place, for the purpose stated in the application, by publishing a copy of the application and warrant; and all business transacted at such meeting in pursuance of such warrant shall be valid.

SECT. 17. Any corporation whose power may expire, by express limitation or otherwise, on any day, may continue to be a body corporate for three years thereafter, with all the powers necessary for the purpose of prosecuting and defending suits,

and of gradually closing and settling the concerns and dividing the capital stock of such corporation, and for no other purpose.

SECT. 18. The legislature may at any time alter, amend, or repeal the charter, or modify or annul the powers of any corporation, whenever the public good shall require the same ; but the remedy against such corporation, its members, or officers, for any liability previously incurred, shall not be impaired thereby.

CHAPTER 148.

DIVIDEND-PAYING CORPORATIONS.

SECT. 10. A record of the names and places of residence of all stockholders, and the number of shares owned by each, shall be made and kept by the treasurer and assistant treasurer of every railroad, the cashier of every bank, and the clerk of every other corporation, in a book in which shall be recorded all transfers of shares.

SECT. 11. Shares may be transferred by the proprietor, by writing by him signed on the back of the certificate, or by a deed under seal, recorded by the treasurer, cashier, or clerk, in a book kept by him for that purpose ; and the purchaser, on producing and delivering to the cashier or treasurer the former certificate and the transfer thereon, or deed thereof, with a certificate thereon that the same are duly recorded in the proper office and at what time, shall be entitled to a new certificate of the date of such record, if no prior lien then existed thereon.

SECT. 12. In transfers of stock as collateral security, the debt or duty to be secured shall be substantially described in the instrument of transfer ; and the certificate issued to the holder of the stock as collateral security shall express that it is so holden, for whose debt, and to what amount. The pledgeor of stock transferred as collateral security shall be regarded as the general owner, and be entitled to the rights and subject to the liabilities of the stockholder, notwithstanding such transfer.

SECT. 13. The free sale of shares in the stock of any corporation, by the owner thereof, shall not be restrained by the by-laws of any corporation; and all such by-laws heretofore or hereafter made shall be void.

SECT. 14. The cashier of every bank, and the treasurer and clerk of every other corporation, shall keep an account of every certificate of stock issued from his office, and of every transfer of shares, with the names and residences of the parties thereto, and shall keep on file all deeds and transfers of shares delivered to him.

SECT. 18. Every stockholder in any corporation except banks whose charters otherwise provide, may give one vote at any meeting thereof for every share he owns therein, not exceeding one eighth part of the whole number of shares.

SECT. 19. No person claiming to be a stockholder in his own right shall vote as such until he shall make oath, if required by any stockholder at such meeting, before a justice of the peace, that he is the absolute and *bona fide* owner of the shares claimed by him.

SECT. 20. Any person holding stock in such corporation, as executor, administrator, guardian, or trustee, and any person who has pledged his stock as collateral security, may vote thereon as stockholder, upon producing, if his right is contested, evidence of his title satisfactory to the presiding officer.

SECT. 21. Except in railroad corporations, any person not a stockholder, being authorized by a writing under the hand of any stockholder entitled to vote by proxy filed with the clerk or cashier, may vote as proxy in the right of such stockholder; but no stockholder shall act as proxy for any other stockholder, nor shall any person act as proxy for more than one stockholder, or vote as proxy for shares exceeding one eighth of the whole capital stock.

SECT. 22. No proxy shall confer the right to vote at more than one meeting, which shall be named therein.

SECT. 23. No person shall vote on any shares until all assessments which have been ordered, and have become due and payable thereon, have been fully paid.

CHAPTER 166.

SECT. 1. The provisions of this title, so far as they properly may, shall apply to state and national banks, savings-banks or institutions for savings, private banks, and loan fund associations, unless otherwise expressly limited in their operation.

[From Pamphlet Laws of 1881 in place of sec. 2, chap. 166, General Laws :

SECT. 1. Two bank commissioners shall be appointed by the governor and council, who shall hold office for two years, and until others are appointed and qualified in their stead, but may be removed at pleasure by the governor and council.

SECT. 2. Section two of chapter one hundred and sixty-six of the General Laws, and all acts and parts of acts inconsistent with the provisions of this act, are hereby repealed; and this act shall take effect upon its passage.]

SECT. 3. No person shall be appointed a bank commissioner who is not a resident of this state, or who is indebted to any bank, or holds any office or stock in any bank.

SECT. 4. Once at least in each year, and as much oftener as the governor may direct, an examination shall be made into the condition of every bank in the state, and into the management of its affairs, by one of said bank commissioners. Such commissioner shall inspect all its books, papers, notes, bonds, and other evidences of debt, ascertain the quantity of specie and other money and funds on hand, and make all inquiries necessary to learn its ability to perform all its engagements, and whether it has violated any provision of law.

SECT. 5. Such commissioners shall, as soon as practicable, and in all cases on or before the first day of May, annually, report the result of such examination to the governor, which report shall be filed in the office of the secretary of state. They shall give in their report a detailed statement of all the items of expense of all savings-banks, with the names of the treasurers and their clerks, and a statement of the salary of each, and report in detail the kind and amount of stocks and bonds held by each of said savings-banks, with the par value thereof, the cost to said banks, and the market value thereof at the date of their

examination. They shall also report the amount of the treasurer's bond, with all such information as will tend to give the true standing of such banks.

SECT. 6. Any commissioner may examine, under oath by him administered, any officer, agent, or servant of any bank, or any other person, in relation to the affairs and condition thereof.

SECT. 7. The secretary shall annually procure two thousand copies of the report of said bank commissioners to be printed, and shall furnish a copy thereof to the attorney-general and each solicitor, one to the town-clerk of each town in the state for the use of the town, one to each public library in the state, and shall, at each session of the legislature during the first week of the June session, present to each member one copy of the report for that and the preceding year.

[From Pamphlet Laws of 1881, in place of sec. 8, chap. 166, General Laws:]

SECT. 1. That section eight of chapter one hundred and sixty-six of the General Laws be so amended that the commissioners shall be paid for their services by the state instead of the banks, as now provided in said section.

SECT. 2. All acts and parts of acts inconsistent with this act are hereby repealed.]

SECT. 9. If any bank shall not permit an examination of its affairs by any bank commissioner, or shall not furnish the necessary facilities therefor, or, if it is judged by the commissioners to be necessary for the public safety that it should not continue to transact business, they shall represent the facts by petition to some justice of the supreme court.

SECT. 10. Such justice shall issue an injunction, prohibiting, as far as may be thought necessary, the transaction of any business by said bank, and the said commissioners shall cause the same to be duly served.

SECT. 11. Such injunction may be modified by said justice; and the supreme court, upon petition and notice to the bank commissioners, may dissolve, modify, continue, or extend the same as equity may require.

SECT. 12. When the bank commissioners shall deem it nec-

essary for the public safety, they may lay the facts in writing before the attorney-general, and require him to file an information against any incorporated bank, for the purpose of vacating its charter, at the next trial term of the supreme court for the county.

SECT. 13. In either of said cases they may apply to the supreme court or a justice thereof to appoint an assignee of the property and effects of such bank; and said court or justice may make such appointment, subject to such rules and orders as may be prescribed thereby.

SECT. 14. Such assignee shall take possession of all the estate, property, rights, and credits of the bank, and demand, receive, sue for, and recover the same wherever found, and may require such bank, its officers, owners, or others, having any such property or control thereof, to execute to him a transfer or conveyance thereof, and may sell and convey any such property, and do any act necessary to convert such assets into money.

SECT. 15. Said court, or any justice thereof in vacation, may make any orders necessary to carry such assignment into effect, and may affix such penalties for disobedience thereto as may be thought necessary.

SECT. 16. Upon application, the court may issue an injunction restraining all proceedings at law by any creditor against such bank, and may order notice to be published, as they may direct, requiring all creditors to present and prove their claims against such bank to such persons, within such time as may be directed, and in default to be precluded from all benefit of the assets of such bank.

SECT. 17. The proceeds of such property shall be holden :

- I. To pay the expenses of the assignment.
- II. To pay all bills issued by the bank *pro rata*.
- III. For the payment in equal proportion of all debts, claims, and obligations owing by such banks.
- IV. The remainder to be divided among the stockholders according to their interests.

SECT. 18. Every such assignee shall receive such reasonable

compensation for his expenses and services, in the execution of said trust, as said court may order.

SECT. 19. Every assignee, before acting as such, shall file in court a bond to the county, in such sum and with such sureties as the court or justice may approve, faithfully to execute the duties of his appointment, to comply with the orders of the court, and to render an account of his proceedings therein to the court when required.

SECT. 20. Any person aggrieved by any default or misconduct of such assignee in his trust, may, by leave of the court, institute a suit on said bond, and recover the damages sustained thereby.

SECT. 21. If any officer, agent, or clerk of any bank, or any other person, shall make any false entries in the books thereof, or shall exhibit false papers, or make false statements under oath, with intent to deceive any bank commissioner, he shall be fined not exceeding one thousand dollars, or imprisoned not exceeding five years.

SECT. 22. If any bank, without legal authority, shall fail to pay, on request, its bills in specie, its charter shall be forfeited, and the governor shall direct an immediate examination of its affairs by two or more of the bank commissioners, and such proceedings shall be had as the commissioners judge necessary.

CHAPTER 169.

SECTION 1. The cashier of every bank shall annually make all the returns and perform all the duties by law required of them, respectively, in relation to the taxation of the stock of such bank.

SECT. 2. The cashier of every state bank shall, on the first Monday of March, June, September, and December, in each year, make a statement of its condition on said day, specifying in separate columns the capital stock actually paid in; debts due the bank secured by pledge of its stock; value of real estate belonging to the bank; amount of debts due the bank;

amount of debts due from directors, either as principals or sureties, specifying whether on interest or otherwise; amount of specie in the vault; amount of bills of other banks on hand; amount of deposits in the bank; amount of deposits in other banks for the redemption of its bills; and the amount of bills of the bank then in circulation.

SECT. 3. Such statement shall be signed by the cashier, who shall make oath before some justice that the same is, in his belief and to the best of his knowledge, a just and true account of the situation of such bank at the time to which it refers, a certificate of which oath shall be made thereon; and such statement shall be returned to the secretary of state, who shall give a receipt therefor within ten days after said first Monday of March, June, September, and December.

SECT. 4. If any such bank neglects to make any such return as required in the preceding section, it shall for every offence be fined not exceeding one thousand dollars; and the certificate of the secretary shall be competent evidence of such neglect.

SECT. 5. The secretary shall cause to be published abstracts of the quarterly returns required to be made by the preceding sections, in the "Independent Statesman" and "The People."

SECT. 6. Every association or partnership formed for the purpose of loaning money or dealing in money, receiving deposits, buying and selling exchange, or transacting such other business as is usually transacted by banks, shall be a bank for the general purposes of this title and for taxation; and the clerk or cashier of every such bank shall make the same returns to towns where its stockholders reside as the cashiers of other banks are by law required to make.

SECT. 7. Every person owning any portion of the funds employed in any private bank shall be deemed a stockholder therein; and the average amount of the capital of such private bank during the preceding year shall be the capital of such bank subject to taxation as stock.

SECT. 8. The stockholders of any private bank shall be liable as partners for all the debts and obligations of such bank.

CHAPTER 170.

SECT. 1. No person shall be eligible for election to any office in any savings-bank corporation, who is at the time indebted to said bank for any loan, either as principal or surety; and no savings-bank shall hereafter make any loans to any of its officers, or receive the name of any of its officers as surety for any loan, except with the unanimous consent of the trustees, in writing, filed with the treasurer; but any loan to a trustee made agreeably to this chapter shall not be held to render such trustee ineligible to a reelection as trustee.

SECT. 2. The trustees of the savings-banks in the state shall make a thorough examination of the affairs of their respective banks once in every six months, and banks having an average deposit exceeding the full sum of five hundred thousand dollars every January, April, July, and October; and a report of such examination, signed by a committee of the trustees, shall be returned to the bank commissioners, and a copy of said report shall be published by the bank in a newspaper in the place where such bank is established; or, if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SECT. 3. Proper blanks shall be furnished to the banks by the commissioners for these examinations.

SECT. 4. The duties required to be performed by the trustees of savings-banks under the preceding sections may be performed by a committee appointed from their own board by the trustees for that purpose, and such committee, and any other committee so appointed, together with such clerks as they may find it necessary to employ, shall be entitled to receive proper compensation for services actually performed by them.

SECT. 5. No compensation shall directly or indirectly be allowed to any of the officers of the savings-banks, except the treasurers and their clerks, except as above provided.

SECT. 6. The trustees of all the savings-banks in the state shall annually establish the salary of the treasurer and his necessary clerks, which, together with all expenses, shall not exceed four thousand dollars, except when the average amount of deposits exceeds the full sum of one million dollars; then the salary of

such treasurer, necessary clerks, and expenses, shall not exceed one eighth of one per cent. upon the excess of one million dollars in addition to the sum herein before fixed, up to the sum of one million dollars; which compensation so established shall be in full for all the services of the treasurer and his clerks, and other expenses in all cases.

SECT. 7. The treasurers of all savings-banks shall give a bond with sufficient sureties for the faithful performance of the duties of their office, in the penal sum of twenty-five thousand dollars; and when the deposits in any savings-bank shall exceed the sum of one hundred thousand dollars, the penal sum of such bond shall be increased five thousand dollars for each sum of one hundred thousand dollars, or fractional part thereof.

SECT. 8. The bonds of the treasurers of all savings-banks shall forthwith be recorded at length on the books of said banks, and on or before the first day of January thereafter the treasurers thereof shall file with the secretary of state an attested copy thereof.

SECT. 9. It shall be the duty of the bank commissioners to examine annually the bonds of the treasurers of all savings-banks, to inquire into and certify to the sufficiency thereof, and whenever they shall deem any such bond insufficient they shall order a new bond to be filed within a reasonable time, to be by them limited.

SECT. 10. Where a savings-bank is operated and kept in the same office with a national bank, the treasurer of said savings-bank shall procure, upon the semi-annual or quarterly report, a certificate, made under oath by a committee of the directors of the national bank, that they, upon the same day, and at the same time of the examination of the savings-bank, required by the preceding sections, did make an examination of the affairs and securities of the national bank, and found them to be correct.

SECT. 11. In case the treasurer of any savings-bank shall neglect, for the space of thirty days, to furnish the certificate required by the preceding section, it shall be the duty of the bank commissioners, by a notice in writing duly served, to require such treasurer to appear before them, at a time and place

to be specified in said notice, and show cause why such neglect has happened. If no sufficient cause be shown, or if, such cause being shown, such treasurer shall fail to furnish such certificate within a time to be fixed by the commissioners, it shall be their duty to proceed immediately and remove the savings-bank from the office of the national bank, and, if such treasurer is also cashier of such national bank, to remove him from his office as treasurer; all which said commissioners are hereby fully authorized and empowered to do.

SECT. 12. Any officer of any savings-bank in this state, who shall embezzle, abstract, or wilfully misapply any of the moneys, funds, or credits of the bank, or shall make any false entry in any book, report, or statement of the bank, with intent in either case to injure or defraud the bank, or any company, body politic or corporate, or any individual person, or to deceive any officer of the bank, or any committee or examiner appointed to examine the affairs of any such bank, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by fine not exceeding twenty thousand dollars, or by imprisonment not exceeding ten years.

SECT. 13. Every savings-bank shall annually pass to the credit of a guaranty fund a sum equal to ten per cent. of its net earnings for the year, until such guaranty fund shall amount to a sum equal to five per cent. of its actual deposits.

SECT. 14. Savings-banks shall not pay their depositors interest at a greater rate than five per cent. annually, but may divide any surplus beyond their guaranty fund that may have accrued, every two years, and shall do so every five years; and whenever any savings-bank shall have a guaranty fund equal to five per cent. of its actual deposits it may divide its net gains annually.

SECT. 15. All taxes paid by the savings-banks of the state to the United States shall be proportionately charged by said banks to those depositors upon whose deposits said taxes are paid.

SECT. 16. Savings-banks in this state may deposit funds in national banks in good credit and unimpaired capital, the same as any depositor; but all coin, bills, notes, bonds, securities,

and evidences of debt comprising the assets of said savings-bank, shall be kept separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual, or firm, and savings-bank officers failing to comply with the provisions of this section shall be liable to be removed by the bank commissioners, as provided in section eleven.

SECT. 17. All stocks subject to taxation in this state, standing in the name of any savings-bank, but held as collateral security, shall be reported with its owner's name by the treasurer, under oath, to the assessors of the town where its owner reside, if within this state,—otherwise to the town where the corporation is located.

[From Pamphlet Laws of 1881, in place of secs. 18 and 19, chap. 170, General Laws :

SECT. 1. That sections eighteen and nineteen of the said chapter be, and hereby are, repealed.

SECT. 2. No savings-bank shall loan to any person, corporation, firm and its individual members, an amount in excess of ten per cent. of the deposits and accumulations of such savings-bank ; nor purchase or hold, both by way of investment and as security for loans, the stock and bonds of any corporation to an amount in excess of such ten per cent.

SECT. 3. This act shall take effect upon its passage.

SECT. 4. All acts and parts of acts inconsistent herewith are repealed.]

SECT. 20. Whenever the assets of any savings-bank shall be reduced in value below the total amount of deposits, any judge of the supreme court, in connection with the bank commissioners, shall, on the written petition of a majority of the trustees, reduce the deposit account of each depositor, so as to divide such loss equitably among the depositors: *Provided, however*, if the bank shall afterwards realize from the assets a greater amount than that fixed upon by the judge and bank commissioners, the amount so realized shall be equitably divided and credited to the accounts of the depositors which had been thus reduced, but to the extent only of such reduction.

SECT. 21. Whenever it appears to the bank commissioners that the assets of any savings-bank are reduced below ninety

per cent. of the deposits, it shall be the duty of said commissioners, in connection with a judge of the supreme court, of their own motion, to proceed as provided in the preceding section.

SECT. 22. Any savings-bank or other institution for savings may, at their discretion, pay to any minor or married woman such sum as has been deposited to his or her credit, as if such minor were of age and such married woman unmarried; and the check, receipt, or acquittance of such minor or married woman shall be a sufficient discharge for the same.

[From Pamphlet Laws of 1879.]

CHAPTER 5.

SECT. I. Whenever any savings-bank which had heretofore, or may hereafter have, its deposits reduced, under the provisions of sections twenty and twenty-one of chapter one hundred and seventy of the General Laws, and which has kept or shall keep all moneys deposited after such reduction, together with the interest or dividends accruing therefrom, separate and distinct from those previously deposited, and has kept or shall keep the securities in which the same are invested, separate and distinct from those pertaining to the reduced deposits, and whenever in such cases there shall be occasion for the supreme court or any justice thereof, on application of the bank commissioners, to enjoin such bank from doing business, and to appoint an assignee or assignees, under existing laws, such injunction, the appointment of an assignee or assignees, and all other proceedings therein, may, in the discretion of the court or such justice, be made applicable only to the deposits so reduced, the interest or dividends thereon, the securities, incomes, and assets thereof, and all else pertaining thereto, or applicable only to the deposits made after such reduction, the interest or dividends thereon, the securities, income, and assets thereof, and all other matters pertaining thereto, or to both of such classes

of deposits, the securities, income, and assets thereof, and all other matters pertaining thereto: *Provided, however*, that all applications of the bank commissioners to the court for the appointment of assignees to close up either the old or new account shall be published in one or more newspapers printed in the county where the bank is situated, for the space of fifteen days previous to the hearing of such application by the court.

SECT. 2. This act shall take effect on its passage.

Approved June 28, 1879.

[From Pamphlet Laws of 1881.]

CHAPTER 99.

SECT. 1. No treasurer or person acting as treasurer of any savings-bank shall carry on or be engaged in the business of private banking, or suffer the same to be carried on in the office of such bank.

SECT. 2. Any person violating the provisions of this act shall, on conviction, be punished by a fine of one thousand dollars, or by imprisonment not more than one year, or by both, in the discretion of the court.

Approved August 19, 1881.

CHAPTER 103.

SECT. 1. Any bank commissioner who shall, in the annual report of the bank commissioners, make a statement which purports to be the condition of a bank without having fully and carefully examined said bank, or who shall make a false statement of the condition of any bank with intent to deceive, shall be subject to a fine not exceeding one thousand dollars, or imprisonment not exceeding five years, for each offence.

SECT. 2. Treasurers of savings-banks shall keep their books

in such manner that the amount due each depositor may be readily ascertained. The books of every savings-bank shall contain the names and dates upon the notes and acceptances owned by them, and the numbers upon their bonds and upon their certificates of stock, so that the identity of such assets, and the fact of ownership, and the date of purchase, can be readily ascertained.

SECT. 3. No savings-bank shall hire money, or give the note of such bank, except by vote of the trustees; and all notes given by any savings-bank shall be signed by the treasurer, and shall be countersigned by the president and two trustees.

SECT. 4. The trustees of savings-banks shall make a thorough examination of the affairs of their respective banks once in every six months, and a report of such examinations, signed by a committee of the trustees, shall be returned to the bank commissioners; and a copy of said report shall be published by the bank in a newspaper in the place where such bank is situated, or, if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SECT. 5. The treasurers of savings-banks shall, in making the annual returns required by chapter sixty-five, section seven, of General Laws, make said returns in conformity with blanks furnished by the state treasurer; and, in taxing the deposits in savings-banks, the amount of all real estate owned by said banks, as shown by their books, shall be deducted.

SECT. 6. Savings-banks may pay their presidents and trustees such reasonable compensation for services rendered as they may think just; and they shall receive no commissions or emoluments from any other source.

SECT. 7. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed, and this act shall take effect upon its passage.

Approved August 19, 1881.

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REPORT

OF THE

INSURANCE COMMISSIONER

OF

NEW HAMPSHIRE,

MADE TO

HIS EXCELLENCY THE GOVERNOR,

JUNE, 1882.

CONCORD:

PARSONS B. COGSWELL, STATE PRINTER.

1882.

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INSURANCE COMMISSIONER'S REPORT.

To His Excellency the Governor of New Hampshire:

In accordance with statute provisions I have the honor herewith to present my thirteenth annual report.

Nothing of marked interest has occurred during the past year in connection with insurance operations. Fires have continued their destructive work, laying waste homes and sweeping away the numerous hard-earned productions and accumulations of incessant toil, calling frequently and heavily for the indemnity which it is the business of fire insurance organizations to afford.

Death, too, has done its work, calling heavily upon life insurance institutions for the deposits entrusted to them by the thoughtful prudence of loving fathers, husbands, and others having dependents relying upon their exertions for protection and support.

While these calls have been frequent and heavier than usual, it is a pleasure to be able to say that they have been honorably and promptly responded to in accordance with contract stipulations. There have been, it is true, a few delays in consequence of informalities, and where evidences of fraud have been apparent; but there has been no failure by any company lawfully doing business in this state. Here, then, have been business transactions during the year, involving the payment in cash to the citizens of the state \$635,160.92, without the loss of a single dollar. Still we hear men discoursing as flippantly as ever about the insecurity and unfaithfulness of insurance companies, and giving this as a reason for neglecting to protect their families and property.

Inasmuch as there is to be no legislative session this year, I

propose to confine myself in this report to giving such abstracts of annual statements as will enable those who may desire insurance to form a tolerably correct estimate of the standing and condition of the several companies soliciting business in this state, and to refrain from any extended remarks upon insurance subjects.

The fire insurance branch of this report contains abstracts of the annual statements of eighteen town mutuals, four state mutuals, and one stock company of this state; sixty-eight fire and fire marine companies of other states and countries; and a guarantee and a fidelity and casualty company.

The life insurance branch contains abstracts of the annual statements of twenty-one life companies and one life and accident company, none of which are organized under the laws of this state.

TOWN MUTUALS.

See pages 20 and 21 for tabular statements. In years past I have combined the companies, in order to enlarge the average and show results on a broader basis. The following exhibits this aggregate each year since these companies have been required to report:

Date.	Amount at risk.	Premiums received.	Assessments made.	Losses.	Expenses.
December 31, 1870....	\$1,900,770.00	\$490.02	\$847.00	\$835.17	\$484.40
December 31, 1871....	2,126,612.00	674.23	5,014.46	4,920.29	874.82
December 31, 1872....	2,136,460 00	560.46	2,216.65	2,116.00	845.28
December 31, 1873....	2,241,627.00	901.42	4,381.66	3,146.25	855.51
December 31, 1874....	2,255,247.00	615.22	2,015.09	683.50	944.61
December 31, 1875....	2,187,436.00	624.76	2,302.44	2,233.00	653.41
December 31, 1876....	1,952,096.00	615.01	799.69	1,202.20	622.68
December 31, 1877....	2,300,104.00	723.96	3,251.97	5,316.59	720.57
December 31, 1878....	2,322,837.00	545.18	4,620.23	7,113.16	1,295.10
December 31, 1879....	2,207,693.00	602.77	3,226.01	3,237.32	919.46
December 31, 1880....	2,088,891.00	558.44	5,987.96	3,686.89	964.96
December 31, 1881....	2,306,261.00	1,323.83	2,114.31	2,429.28	760.56

These companies have been highly favored during the year covered by this report. The losses were \$2,429.28, while the expenses were \$760.56,—both amounting to \$3,189.84. The amount at risk was \$2,306,261. The cost therefore of the insurance was about fourteen cents per one hundred dollars.

STATE MUTUALS.

The statements of these companies commence on page 11. The Ashuelot disappears from the list. This company ceased to issue policies and made an assessment some three years ago of \$12,000 to close up its affairs, the larger part of which has been collected.

Only four of this class remain, out of the long roll of former years. The losses and expenses of these combined, during the year, was \$17,969.62. Amount of risks carried \$7,570,157. This shows the cost of the insurance to have been about twenty-four cents per one hundred dollars, or considerably more than it would have cost in first-class stock companies. The theory of mutual insurance is correct, but it needs prompt and vigorous management to make it a success. Failure in this particular has been the occasion of the great mortality among this class of companies.

NEW HAMPSHIRE (STOCK) FIRE INSURANCE COMPANY.

This company has added another year of steady growth and prosperity to its uniformly splendid record. The plan adopted by the company at the outset, of adding to its surplus each year the profits accruing from its business and investments beyond the moderate dividend upon its capital stock of eight per cent., was judicious, as well as eminently just to its patrons. Had the company divided these annual accumulations, as some others have done, it would have been to-day, if in existence at all, where it started ten years ago, a doubtful experiment. Instead of securing the confidence of the public, it would have fastened upon itself a reputation for greed in the absorption of premiums and profits, rather than investing them for the security of its patrons in cases of emergency. The company voted at its annual meeting to double its capital stock, by paying in

cash to the amount of another \$250,000. As evidence of the unanimity and confidence of the stockholders in their enterprise, I am informed that every one of the one hundred and eighty-two members of the company has already responded. This, of course, will increase the indemnity afforded, and will give the company a higher rank than it has heretofore claimed.

FIRE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES.

During the past year the Atlantic Fire & Marine of Provincetown, Mass., the Commonwealth of Boston, Mass., the New York City, and the Trans-Atlantic Fire of Germany, have ceased to do business in this state. The three first named are closing up, having re-insured their risks in strong companies. The patrons of the other are believed to be well protected. During the same period the Lion Fire and the Standard Fire office of London, the Scottish Union & National of Edinburgh, and the Farragut Fire of New York city, have been admitted into the state. I have also licensed the Fidelity & Casualty company of New York city, and the Guarantee Company of North America, having its home office in the city of Montreal, P. Q. This latter company is devoted exclusively to issuing policies, guaranteeing the good faith of persons holding trust funds, or occupying positions requiring security bonds. The former adds to this a branch of insurance against accidents. They may both be found tabulated alphabetically in the list of fire companies. No distinction is made by the laws of this state between American and Foreign companies in regard to terms of admission, taxation, or other requirements. They are, therefore, all classed together in this report.

The following exhibits the aggregate business of the year 1881 of the companies of other states and countries, licensed under the laws of this state ; also of the year 1880 :

1881.

Total risks written,	\$37,232,004.00
Total risks in force (partly estimated),	54,800,000.00
Premiums received,	453,093.54
Amount of losses paid,	355,596.48
Percentage of loss to premiums received, 78.	

1880.

Amount of risks written,	\$35,560,719.00
Amount of risks in force (partially estimated),	52,700,000.00
Amount of premiums received,	428,819.57
Amount of losses paid,	247,631.23
Percentage of losses paid to premiums received, 57.	

For statistical tables, showing the standing of the several companies, see pages 22 to 26.

The summary of the fire insurance business in this state for the year 1881 has disappointed me very much. I was anticipating, from partial notes kept, a more favorable result, and am unable to give any satisfactory reason for the unfavorable exhibit. I am aware of the fact that fire losses are charged to this state to some extent, while the premiums are not reported to this office. This often occurs when policies are written outside of the state, as is frequently the case, especially on heavy lines of incorporated property.

It will be noticed that the companies, in the aggregate, have not been remunerated for the indemnity afforded. Of course there are individual exceptions to this remark. It is no alleviation to say this state is not alone in its unfavorable record. More than \$81,000,000 worth of property were destroyed by fire in the United States during the year 1881. Yes, *destroyed* is the word. Insurance companies may have repaid individual losses liberally, but they reproduce no property. Their function is simply to collect from the many, to indemnify the few. This is a great burden for the country to bear. Pure, unavoidable accident imposes no such burdens. If all fire insurance could be absolutely interdicted for a term of five years, I have no doubt the destruction of property by fire would be reduced to one fourth of what it now is under present methods. Concern for the payment of losses receives much more attention than for preventing them.

Insurance companies discuss rates, rebates, and commissions. Agents are zealous and active to grant all the insurance property-holders are willing to pay for. Unscrupulous and crafty men contrive ways to obtain over-insurance, in order to

sell out. Legislators invent schemes to tax and cripple the goose that lays the golden eggs. Jurymen lean to the largest payments, no matter how the insurance may have been obtained, and require stronger proof to convict of fraud and arson than to hang murderers. Insurance journals write puffs for weaklings, and in chorus chime their impotent assaults upon state supervision. All this goes on while but very little attention is given to the subject-matter of the prevention of the destruction of property by fire. People are permitted to go on constructing fire-traps and tinder-boxes, with their proverbially "defective chimneys," and to mass property in localities destitute of the commonest protection, making no provision for emergencies sure to come. No warning voice disturbs these proceedings. There are no legal penalties against carelessness. Insurance companies are relied upon to cover every species of recklessness. It is true, insurance companies combine to offer large rewards for the apprehension and conviction of incendiaries, but they at the same time permit their agents to over-insure property, which is doubtless the occasion of more destructive fires than any other nameable cause. They offer rewards to detect criminals they invite to commit crimes. It may well be asked whether the institution of insurance, confessedly so essential to all business enterprise, is not in danger of degenerating into a curse instead of a blessing to society. In this view of the situation, ought not the line of discussion, legislation, and general effort and agitation to be turned in the direction of *prevention*, instead of vain attempts to *cure* the enormous waste?

The success of the Manufacturers' Mutuals is due to the precautions insisted upon against fires. In the first place, they require that the property shall be fairly appraised. Then they prescribe certain rules to which the insured, or those seeking insurance, must conform. For instance, they require that every needless exposure shall be removed or remedied; that raw and manufactured material shall be carefully stored; that the heating apparatus and fuel shall be suitably guarded; that oils for lubricating and lighting shall be properly kept and handled, and that suitable appliances for immediate use shall be at all times available. Then they periodically inspect their risks,

and if any lack of conformity to rules is discovered, it must receive prompt attention, or the policy is cancelled. Thus, by vigilant measures to *prevent* the occurrence of fires, they are able to insure the most hazardous class of property for less than it costs to insure ordinary dwelling-houses.

It will probably be said, all these precautions are not practicable among the numerous small risks taken by insurance companies. But the companies nearly all insure hazardous risks where they are equally practicable, and should be insisted upon as a condition of granting the insurance.

More definite instructions to agents by their companies, requiring a thorough inspection of the risks offered, with orders to reject in every instance where it is apparent that ordinary precautions are not observed or that over-insurance is sought, enforced by assurance of removal in case of failure to comply with instructions, would doubtless lessen the volume of premiums received, but would, in my opinion, lessen the losses to be paid to a far greater extent, and thus prove a saving of property.

LIFE INSURANCE.

The following summary shows the aggregate business transactions in this state of the companies that were licensed the past year, also of the preceding year :

1881.

Number of policies issued,	. . . . .	1,837
Amount insured by same,	. . . . .	\$2,948,478.00
Number of policies in force in this state,	. . . . .	7,150
Amount insured by same,	. . . . .	11,178,043.00
Premiums received,	. . . . .	253,450.84
Amount of death losses and other claims paid,	. . . . .	279,564.44

1880.

Number of policies issued,	. . . . .	2,600
Amount insured by same,	. . . . .	\$2,122,203.00
Number of policies in force,	. . . . .	7,916

Amount insured by same,	10,529,450.00
Premiums received,	248,588.05
Amount of death losses and other claims paid, .	276,737.62

The above shows that while the number of policies issued in 1881 was less than in the previous year, the amount of insurance written was considerably increased. This is accounted for in the fact that a large number of industrial policies were written in 1880 that were not kept in force. There has been a marked increase in life insurance business, especially during the last half of the year; and the indications are that this increase will be accelerated. Companies that have done but little or no soliciting of late are reviving their business and placing active agents in the field. Experience has every year exhibited more widely the beneficence of the institution. There is scarcely a neighborhood to be found now where policies have not been paid, preventing destitution and relieving embarrassment in the time of greatest need.

COÖPERATIVE INSURANCE.

In regard to coöperative or assessment life insurance, I have only to say, that I still stand by what I have heretofore said. Experience or developments obtained through the annual reports which several states require, where this system has been considerably in practice, have served to confirm my opinion of the fallacy of the scheme as a provision for dependents. Like other delusions it must have a temporary run, but it cannot endure the test of time.

The one per cent. tax on premiums, taken in this state during the year 1881, amounts to \$7,375.40 which will be promptly paid into the state treasury.

Respectfully submitted.

OLIVER PILLSBURY,
Insurance Commissioner.

MUTUAL FIRE INSURANCE COMPANIES.

MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.—WEBSTER, N. H.

F. B. SAWYER, *President*.

EPHRAIM LITTLE, *Secretary*.

Amount of premium notes held by the company on policies now in force.....	\$7,409.96
Amount of property at risk Dec. 31, 1881.....	142,300.00
Number of policies issued during past year.....	10
Whole number of policies in force, Dec. 31, 1881.....	135
Largest sum insured in a single risk.....	2,000.00
Rates charged for insurance, $\frac{1}{4}$ of 1 per cent. for five years.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of available securities on hand, Dec. 31, 1880.....	\$26.46
Amount of cash premiums received during the year 1881.....	21.04
Amount.....	<u>\$47.50</u>

DISBURSEMENTS.

Amount paid for officers' salaries, fees, and expenses.....	\$23.75
Amount paid commissioner.....	5.00
Amount paid for stationery and postage.....	1.25
Amount paid for office rent, fuel, and express bills.....	3.00
Add cash on hand at the end of the year just closed.....	14.50
Amount.....	<u>\$47.50</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1882.

Cash on hand.....	\$14.50
Amount.....	<u>\$14.50</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JAN. 1, 1882.

Due officers for services and expenses.....	\$5.00
Amount.....	<u>\$5.00</u>
Balance for the company.....	\$9.50

NEW HAMPSHIRE PATRONS' MUTUAL FIRE BUSINESS OFFICE.—HUD-
SON, N. H.

C. C. SHAW, *President*.

KIMBALL WEBSTER, *Secretary*.

Amount of premium notes held by the company on policies now in force..	\$4,721.10
Amount of property at risk, Dec. 31, 1881.....	236,165.00
Amount of losses reported during the year.....	1,270.00
Number of policies issued during past year.....	30
Amount of cash premiums received on the same.....	441.26
Number of policies terminated during past year.....	3
Whole number of policies in force, Dec. 31, 1881.....	169
Largest sum insured in a single risk.....	2,500.00
Rates charged for insurance, 1 per cent. for five years; note, 2 per cent.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of cash on hand commencement of the year, Jan. 1, 1881.....	\$1,415.58
Amount of cash premiums received during the year.....	441.26
Amount.....	<u>\$1,856.84</u>

DISBURSEMENTS.

Amount paid for losses during the year, 1881.....	\$1,270.00
Amount paid agents for collecting cash premiums.....	29.00
Amount paid for return premiums.....	6.46
Amount paid for officers' salaries, fees, and expenses.....	45.50
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, and postage.....	7.95
Amount paid for all other items.....	10.00
Add cash on hand at the end of the current year.....	<u>482.93</u>
Amount.....	<u>\$1,856.84</u>

SUMMARY OF ASSETS.

Cash on hand, and on deposit in savings and other banks.....	\$482.93
Cash value of all other assets.....	<u>120.00</u>
Amount.....	\$602.93
Liabilities nothing.	
Balance for the company.....	\$602.93

ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.—EXE-
TER.

W. CONNOR, *President*.

GEORGE W. WIGGIN, *Secretary*.

Amount of premium notes held by the company on policies now in force...	\$200,182.00
Amount of property at risk, Dec. 31, 1881.....	3,520,706.00
Amount of losses reported during the year.....	5,558.00
Salary of president.....	5.00
Salary of secretary.....	500.00
Last assessment made, Oct. 3, 1881.....	16,252.20
Last preceding assessment made, Oct. 6, 1879.....	12,039.25
Amount collected on last assessment made.....	8,421.89
Amount collected on last preceding assessment made.....	11,770.58
Number of policies issued during the past year.....	522
Whole number of policies in force, Dec. 31, 1881.....	3,017
Largest sum insured in a single risk.....	2,500.00
Rates charged for insurance, 5, 5½, and 6 per cent.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of cash on hand commencement of the year, Dec. 31, 1881.....	\$128.50
Amount of cash premiums received during year ending Dec. 31, 1881.....	1,043.08
Amount of cash received on assessments.....	8,553.75
Amount of borrowed money received.....	7,500.00
Cash received from all other sources.....	20.15
Amount.....	<u>\$17,245.48</u>

DISBURSEMENTS.

Amount paid for losses during the year 1881.....	\$4,228.00
Amount paid for adjusting losses.....	50.90
Amount paid for collecting assessments.....	91.57
Amount paid agents for collecting cash premiums.....	198.22
Amount paid for officers' salaries, fees, and expenses.....	634.20
Amount paid for making assessments.....	75.00
Amount paid commissioner, auditors, and attorneys' fees.....	9.80
Amount paid for printing, stationery, and postage.....	88.50
Amount paid for borrowed money and interest.....	11,649.81
Amount paid for office rent, fuel, and express bills.....	69.00
Add cash on hand at the end of the year.....	150.48
Amount.....	<u>\$17,245.48</u>

SUMMARY OF ASSETS.

Cash on hand.....	\$150.48
Amount due on assessments believed to be collectible.....	7,732.74
Amount of cash in hands of agents, reported.....	89.00
Cash value of all other assets and property.....	24.10
Amount.....	<u>\$7,996.32</u>

LIABILITIES.

Due on losses adjusted but not paid.....	\$1,535.00
Due for borrowed money and interest.....	7,782.00
Amount.....	<u>\$9,317.00</u>
Balance against the company.....	\$1,320.68

CHESHIRE COUNTY MUTUAL FIRE INSURANCE COMPANY.—KEENE.

J. H. ELLIOT, *President*.W. H. ELLIOT, *Secretary*.

Amount of premium notes held by the company on policies now in force...	\$61,234.00
Amount of property at risk, Dec. 31, 1881.....	3,670,986.00
Amount of losses reported during the year.....	8,479.86
Amount of losses reported during the preceding year.....	4,014.04
Salary of secretary.....	300.00
Last assessment made, September, 1867.....	6,440.00
Last preceding assessment made, September, 1862.....	14,000.00
Amount collected on last assessment made.....	5,809.21
Amount collected on last preceding assessment made.....	13,193.21
Number of policies issued during past year.....	761
Amount of cash premiums received on the same.....	7,633.00
Number of policies expired during past year.....	875
Whole number of policies in force, Dec. 31, 1881.....	3,466
Largest sum insured in a single risk.....	5,000.00
Rates charged for insurance, $\frac{3}{4}$ to 5 per cent.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of available securities on hand, Dec. 31, 1880.....	\$416.49
Amount of cash premiums received during the year just closed.....	9,750.88
Interest received on securities held by the company.....	36.15
Amount.....	<u>\$10,203.52</u>

DISBURSEMENTS.

Amount paid for losses during the year 1881.....	\$6,978.34
Amount paid for adjusting losses.....	23.25
Amount paid agents for collecting cash premiums.....	975.08
Amount paid for return premiums.....	49.25
Amount paid for salaries, expenses, and auditors.....	441.80
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, and postage.....	81.92
Amount paid for office rent, fuel, and express bills.....	106.36
Amount paid for special act tax.....	25.00
Add cash on hand at the end of the year just closed.....	<u>1,525.52</u>
Amount.....	<u>\$10,203.52</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1882.

Cash on hand, and on deposit in savings and other banks.....	\$1,525.52
Amount of cash in hands of agents, reported.....	2,603.68
Cash value of office, furniture, and blanks.....	200.00
Amount.....	<u>\$4,329.29</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JAN. 1, 1882.

Due on losses adjusted but not paid.....	\$723.61
Due officers for salaries the past year.....	400.00
Due for all other claims.....	380.88
Amount.....	<u>\$1,504.49</u>
Balance for the company.....	<u>\$2,824.71</u>

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

Organized or incorporated, 1869. Commenced business, April, 1870.

JAMES A. WESTON, *President.*

SAMUEL N. BELL, *Vice-President.*

JOHN C. FRENCH, *Secretary.*

Principal office, Manchester, N. H.

CAPITAL.

Whole amount of capital actually paid up in cash.....\$250,000.00

ASSETS.

Value of real estate owned by the company.....\$ 5,085.84

Loans on bond and mortgage..... 39,296.86

Account of stocks, bonds of the United States, and of this state, and of other states;
and also of stocks and bonds of incorporated cities in this state, and of all
other stocks and bonds owned by the company.

	Par Value.	Market Value.
United States government bonds	\$100,000	\$112,200
Manchester, N. H., city bonds, 6s.....	51,700	61,500
St. Louis, Missouri, city bonds, 6s.....	13,000	13,650
Chicago, Illinois, city bonds, 7s... ..	10,000	12,000
Zanesville, Ohio, city bonds, 8s.....	10,000	10,550
Marietta, Ohio, city bonds, 8s.....	10,000	11,000
Concord, N. H., city bonds, 6s.....	2,000	2,200
Michigan Air Line Railroad bonds, 8s.....	10,000	11,500
Maine Central Railroad bonds, 6s.....	10,000	10,000
Burlington and Missouri River (in Iowa) Railroad bonds, 7s.....	10,000	12,000
Chicago, Burlington & Quincy Railroad bonds, 7s....	14,000	17,500
Jackson, Lansing & Saginaw Railroad bonds, 8s.....	10,000	11,500
Boston, Concord & Montreal Railroad bonds, 6s.....	62,000	68,200
Chicago, Clinton, Dubuque & Minnesota R. R. bonds, 7s	10,000	10,700
Marion County Court-House, Indiana, bonds, 8s.....	25,000	26,500
State of New Hampshire bonds, 6s.....	10,000	12,500
Hillsborough County, N. H., bonds, 6s.....	5,000	5,500
Suncook Valley Railroad stock.....	4,000	4,400
Merchants' National Bank, Manchester, N. H., stock...	10,000	12,000

Total market value carried out.....\$376,700 \$425,400 425,400.00

Account of stocks, bonds, and all other securities (except mortgages), hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total Par Value.	Total Market Value.	Amount loaned thereon.
People's Savings Bank, Manchester, N. H., book number 632, balance \$2,100..	\$8,100.00	\$3,900.00	\$3,000.00
300 shares Boston Water Power.....			
1 share Amoskeag Manufacturing Co....	1,000.00	2,500.00	1,562.50
20 shares New York Central Railroad....	2,000.00	2,700.00	2,900.00
32 shares Manchester & Lawrence R. R.	3,200.00	5,120.00	2,000.00
100 shares American Express stock.....	10,000.00	9,200.00	6,846.46
100 shares C. B. & Q. Railroad.....	10,000.00	13,500.00	12,000.00
100 shares Manchester National Bank stock.....	10,000.00	15,000.00	9,000.00
8 shares Manchester & Lawrence Railroad.....	2,800.00	4,366.00	3,000.00
40 shares Phoenix Insurance Co.....			
17 shares Pullman Palace Car Co.....	1,700.00	2,176.00	2,000.00
250 shares Fort Scott & Gulf Railroad...	42,500.00	36,000.00	25,000.00
100 shares Atchison, Topeka & Santa Fé Railroad.....			
75 shares Manchester & Lawrence Railroad.....			
Total amount loaned thereon.....			\$67,308.96
Cash in the company's principal office.....			11,338.73
Cash belonging to the company deposited in the Amoskeag and Manchester Banks.....			39,882.08
Interest due and accrued on stocks not included in "market value".....			8,377.00
Interest due and accrued on collateral loans.....			1,827.00
Gross premiums in course of collection; not more than three months due....			20,176.51
The gross amount of all the assets of the company.....			\$618,192.98

LIABILITIES.

Amount of unpaid losses	\$26,613.62
Total unearned premiums as computed for one, two, three, or more years...	158,470.84
Total amount of all liabilities, except capital stock, and net surplus...	\$185,084.46
Joint-stock capital actually paid up in cash.....	250,000.00
Surplus beyond capital and all other liabilities.....	183,108.52
Amount of all liabilities, including paid up capital stock, and net surplus.....	\$618,192.98

INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$294,211.04
Deduct only re-insurance, rebate, abatement, and return premiums.....	34,478.52
Net cash actually received for premiums.....	259,732.52
Received for interest on stocks and bonds, collateral loans, and other sources.....	32,623.54
Amount of income received during the year in cash.....	\$292,356.06

EXPENDITURES DURING THE YEAR.

Amount paid during the year for losses.....	\$167,239.14
Cash dividends paid stockholders.....	20,000.00
Paid for commissions or brokerage.....	50,610.96
Paid for salaries of officers, clerks, agents, and all other employès.....	9,602.87
Paid for state and local taxes in this and other states.....	9,163.45
All other payments.....	12,314.26

Amount of expenditures during the year, in cash..... \$268,930.68

MISCELLANEOUS.

Risks and Premiums.

Risks in force on the 31st day of December, 1880.....	\$23,643,339
Written or renewed during the year.	22,470,350
Total.....	\$46,113,689
Deduct those expired and marked off as terminated.....	20,202,973
In force at the end of the year 1881.....	\$25,910,716

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,819,870.49
Total amount of cash dividends declared since the company commenced business.....	184,000.00
Total amount of the company's stock owned by the directors at par value...	75,200.00
Losses paid from organization to date.....	945,841.30
Fire losses incurred during the year.....	178,732.70

BUSINESS IN NEW HAMPSHIRE.

Whole amount of risks taken in this state during the year.....	4,393,009.00
Gross amount of cash premiums received in this state during the year.....	50,565.44
Whole amount of losses paid in this state during the year.....	21,365.71
Ratio of losses paid to premiums received, 42 per cent.	

FIRE INSURANCE.

The following tables have been compiled from annual statements of fire insurance companies, made up to December 31, 1881, and filed with the insurance commissioner :

TABLE I

shows the transactions of the town mutual fire insurance companies of this state in the year 1881, with their financial standing at the end of that year.

TABLE II

includes the fire and fire-marine insurance companies of other states and countries, licensed in this state, and gives their paid-up capital, total assets, liabilities, surplus, income, expenditures, and total amount at risk.

TABLE III

exhibits the assets of the fire and fire-marine companies of other states, licensed to do business in this state, itemized as follows: Value of real estate, mortgages, United States bonds, state and county bonds and other securities, collateral loans, cash in office and deposited in banks, premiums in course of collection, and other miscellaneous assets.

TABLE IV

comprises a summary of the business transactions of the fire and fire-marine companies of other states and countries in the state of New Hampshire, during the year 1881, showing amount of risks written, premiums received, and losses paid.

TABLE I.

Abstracts of Statements of Town Mutual Fire Insurance Companies, made to the Commissioner for the year 1881.

Name of town and secretary of company.	No. of Policies.	Amount of property at risk.	Amount of premium notes held.	Losses in 1881.	Last assessment—when made.	Amount of assessment.	Collected on same.	Standing December 31, 1880,—plus or minus.	Premiums received in 1881.	Received on assessments and from other sources.	Total funds in hand during 1881.	Losses paid in 1881.	All other items paid in 1881.	Collectible on assessments and from other sources.	Cash on hand December 31, 1881.	Total assets December 31, 1881.	Due on losses, and for other claims.	Balance,—plus or minus.
BARNSTEAD. N. S. Nutter...	160	129,330	7,101.49	3.00	1878	918.60	918.60	—8.01	63.22	.....	63.22	3.00	57.36	.....	2.86	2.86	.....	2.86
BEDFORD. S. A. Riddle..	80	92,750	10,884.50	.....	1878	851.56	851.56	231.77	76.16	9.99	317.92	.....	5.00	.....	312.92	312.92	.....	312.92
BOW. H. Colby.....	88	60,665	3,024.00	.....	1875	.....	.....	3.88	9.20	.....	13.08	.....	5.00	.....	8.08	8.08	.....	8.08
CANTERBURY. J. G. Clough..	122	117,330	6,454.45	.....	1880	784.74	784.74	23.51	28.74	.....	52.25	.....	20.50	.....	31.75	49.74	.....	49.74
CANDIA. J. L. Fitts....	112	66,775	4,128.91	198.00	1880	2,509.20	2,396.76	122.64	13.72	406.97	420.69	276.53	144.16	20.72	.....	20.72	146.61	—125.89
DUNBARTON. N. T. Safford..	60	55,165	3,031.08	903.03	1881	870.72	870.72	—17.83	6.13	1,052.87	1,059.00	1,053.00	6.00	3.90	.....	3.90	20.29	—16.39
HOLLIS. C. B. Richard- son	130	213,489	13,261.26	.....	1880	.....	.....	35.66	23.66	12.60	71.92	.....	29.00	9.42	41.11	50.53	.....	50.53
LOUDON. E. H. Robinson	106	120,215	6,010.75	.....	.....	.....	.....	60.81	9.79	.....	70.60	.....	1.45	.....	69.15	69.15	.....	69.15

LYNDEBORO', J. H. Goodrich	121	102,685	6,161.10	540.00	1881	418.84	418.84	189.87	18.34	424.62	632.83	540.00	41.66	.....	51.17	51.17	.....	51.17
MILFORD, D. S. Burnham	142	166,030	16,259.00	.....	.....	.....	.....	717.64	101.64	33.80	853.08	.....	11.00	.....	842.08	842.08	.....	842.08
NORTHWOOD, J. S. James	280	245,300	13,277.55	.....	1878	967.67	942.69	1.81	59.98	24.00	84.79	.....	63.80	106.62	20.99	127.61	.....	127.61
PEMBROKE, T. L. Fowler	111	112,690	5,675.49	.....	.....	.....	.....	143.88	284.07	83.25	511.20	.....	122.85	.....	388.35	388.35	.....	388.35
PIERMONT, L. E. Risley	121	115,635	7,498.44	.....	1879	.....	301.98	47.63	17.71	8.50	26.21	.....	30.00	50.00	.....	50.00	3.79	46.21
STRAFFORD, Alfred Tasker	175	186,524	11,032.43	521.76	1881	824.75	754.59	-177.73	49.60	965.76	1,015.36	576.75	436.86	141.75	1.75	143.50	141.18	2.32
SUTTON, Asa Page	158	114,417	10,517.99	.....	.....	.....	.....	93.79	19.27	5.70	118.94	.....	29.17	.....	89.77	89.77	.....	89.77
SANBORTON, H. J. L. Bodwell	113	127,940	6,397.00	.....	.....	.....	.....	499.40	394.76	25.15	919.31	.....	198.80	.....	720.51	720.51	.....	720.51
UNITY, Amos Perkins	87	78,176	4,092.10	.....	1874	80.56	80.00	11.65	7.16	.....	18.82	.....	5.60	.....	13.82	13.82	.....	13.82
WEARE, H. Buswell	425	201,155	13,814.65	.....	1878	1,615.25	1,615.25	-102.44	70.68	107.46	178.14	.....	178.14	.....	107.46	107.46	.....	107.46

TABLE II.

Shows paid-up capital, assets, liabilities, income, expenditures, and whole amount at risk for year ending December 31, 1881, of companies licensed in New Hampshire.

NAME AND LOCATION.	Paid-up capital.	Total assets.	Liabilities, including capital and reinsurance.	Surplus.	Income.	Expenditures.	Total amount at risk.
Etna, Hartford, Conn.	\$4,000,000	\$8,902,272.64	\$5,774,849.74	\$3,127,422.90	\$2,739,663.54	\$2,358,387.06	\$275,270,466
British American, Toronto, Can.	500,000	872,534.58	385,670.69	486,863.89	600,168.51	576,030.90	53,475,382
City of London Fire, London.	1,000,000	1,229,655.02	1,207,658.27	91,996.75	1,503,036.38	204,332.60	57,389,670
Commercial Union, London.	Foreign.	1,997,581.20	1,254,842.23	742,738.97	1,242,738.97	1,213,652.70	187,171,823
Compagnie de Reassurances, Paris.	Foreign.	427,697.94	220,237.28	207,460.66	408,655.95	401,490.43	28,967,942
Continental, New York city.	1,000,000	4,207,295.51	2,800,484.70	1,406,720.81	2,228,404.61	2,019,022.63	336,021,209
Continucent Fire, Hartford, Conn.	1,000,000	1,745,562.42	1,415,224.06	330,338.36	678,613.66	580,930.14	63,334,106
Dwelling-House, Boston, Mass.	300,000	874,491.96	364,353.00	510,138.96	531,118.56	577,068.35	16,487,575
Ellor, Boston, Mass.	200,000	734,381.87	301,490.25	432,891.62	146,547.51	146,656.27	12,835,319
Equitable Fire and Marine, Providence, R. I.	300,000	468,051.43	386,540.13	81,511.30	253,742.87	137,853.88	13,258,142
Farragut Fire, New York city.	200,000	440,991.10	312,919.66	128,071.44	181,431.79	188,654.30	31,010,379
Fidelity and Casualty, New York city.	250,000	377,344.10	361,421.82	15,922.28	358,802.93	170,450.14	11,357,173
Fire Association, Philadelphia, Penn.	500,000	4,404,646.56	3,279,238.80	1,125,407.76	1,666,474.82	1,694,478.50	226,700,939
Fire Association (Limited), London.	Foreign.	691,405.48	275,790.11	415,615.37	440,622.47	358,907.02	33,856,189
First National Fire, Worcester, Mass.	200,000	284,083.87	264,834.45	19,249.42	109,418.36	100,953.48	6,705,837
Fitchburg Mutual, Fitchburg, Mass.	Mutual.	246,072.91	116,691.86	129,381.05	94,347.25	84,477.58	15,470,767
Franklin Fire, Philadelphia, Penn.	400,000	3,163,729.27	1,263,974.73	894,754.54	632,805.60	724,014.88	138,553,812
Germania Fire, New York city.	1,000,000	2,471,061.38	1,647,692.28	823,369.10	1,068,953.67	991,153.60	111,807,256
German American, New York city.	1,000,000	3,453,748.19	2,088,508.11	1,415,240.08	1,490,563.89	1,216,748.85	203,844,727
Girard Fire and Marine, Philadelphia, Pa.	300,000	1,132,485.64	665,098.35	467,387.29	383,449.56	328,892.87	47,346,433
Gloucester, Fire, Gloucester, Mass.	100,000	139,704.08	126,845.45	12,858.63	40,433.96	45,214.10	9,945,577
Guarantee, Montreal, Can.	292,580	350,549.50	331,104.99	19,444.51	239,309.89	81,850.51	8,406,625
Hamburg-Bremen Fire, Germany.	Foreign.	977,803.15	352,497.60	625,305.55	631,244.32	516,200.45	50,363,409
Hamburg-Magdeburg, Germany.	Foreign.	527,784.76	177,655.87	350,128.89	313,946.15	286,026.31	23,124,666
Hanover Fire, New York city.	1,000,000	2,565,141.29	1,732,386.73	832,744.56	1,589,719.37	977,446.64	118,498,465
Hartford Fire, Hartford, Conn.	1,250,000	4,072,575.03	2,739,711.26	1,332,863.77	1,978,746.86	1,760,182.62	295,247,984
Hartford Steam Boiler and Inspection.	200,000	376,279.39	331,016.40	45,262.99	252,426.48	15,477.91	20,106,732

Home, New York city.....	3,000,000	6,995,509.26	5,180,328.36	1,806,180.90	2,715,802.52	2,595,622.33	354,656,766
Howard, New York city.....	500,000	851,447.84	731,403.43	120,044.41	357,694.40	345,071.11	36,049,995
Imperial Fire, London.....	Foreign.	1,030,997.65	330,118.52	691,879.13	543,546.50	494,769.55	49,318,216
Insurance Co. of State of Penn., Phila., Penn.	3,000,000	8,818,805.38	5,339,327.30	3,450,478.08	3,636,377.59	3,739,238.22	212,043,128
Insurance Co. of State of Penn., Phila., Penn.	200,000	706,641.48	476,331.56	230,309.92	325,574.84	312,540.02	20,678,884
La Confluence, Paris, France.....	Foreign.	815,060.61	543,009.89	272,056.12	741,308.68	656,956.99	67,122,147
Launceston, Manchester, Eng.....	Foreign.	1,502,580.63	704,163.67	799,416.96	1,402,154.95	889,482.65	99,440,853
Lion Fire, London.....	Foreign.	457,819.42	204,284.42	455,535.00	487,889.87	223,724.65	31,173,701
Liverpool and London and Globe, Liverpool.....	Foreign.	4,777,589.62	2,948,482.23	1,829,107.39	3,086,872.69	2,620,263.72	449,866,889
London and Lancashire Fire, Liverpool.....	Foreign.	1,149,021.05	601,437.20	547,653.55	890,823.74	836,947.96	94,144,427
London Assurance Corporation, London.....	Foreign.	1,406,279.18	539,701.87	866,577.31	844,152.78	728,237.08	100,185,154
Manufacturers' Fire and Marine, Boston, Mass.	500,000	1,055,629.31	938,298.26	111,331.05	876,302.43	1,112,072.27	95,789,777
Manhattan Fire, New York city.....	250,000	652,117.08	587,631.01	64,486.07	659,759.98	754,076.29	51,005,698
Merchants', Providence, R. I.....	200,000	407,949.73	317,719.31	100,230.42	160,339.67	153,307.23	16,746,928
Merchants', Newark, N. J.....	400,000	1,128,994.08	678,943.05	450,051.03	435,026.05	409,185.04	51,389,361
Merchants and Farmers' M., Worcester, Mass.	Mutual.	226,738.45	101,478.08	125,260.37	63,157.90	57,132.67	13,975,720
Metropole, Paris, France.....	Foreign.	546,163.88	251,217.30	294,946.58	366,903.25	350,896.58	29,612,535
National Fire, Hartford, Conn.....	1,000,000	1,704,808.33	1,242,875.58	461,927.94	816,301.69	336,508.12	38,594,561
Newark Fire, Newark, N. J.....	250,000	726,441.33	439,042.61	287,399.32	291,073.18	313,863.01	29,972,009
Niagara Fire, New York city.....	500,000	1,735,563.32	1,095,236.64	640,326.68	825,609.44	758,722.82	105,753,885
Northern, London.....	Foreign.	877,519.35	339,118.52	538,399.83	528,657.38	484,755.26	49,318,216
North British and Mercantile, London.....	Foreign.	2,044,694.25	976,933.01	1,067,725.24	1,402,521.00	1,190,704.40	197,121,790
Orient, Hartford, Conn.....	1,000,000	1,419,521.92	1,240,723.96	178,797.96	397,889.72	363,331.55	34,927,616
Phoenix, Brooklyn, N. Y.....	2,000,000	2,826,874.87	2,315,267.78	511,607.09	2,162,655.96	1,922,247.56	205,151,151
Phoenix, Hartford, Conn.....	2,000,000	4,309,972.53	3,190,688.51	1,119,284.02	1,855,144.78	1,606,089.82	172,646,874
Phoenix Assurance, London.....	400,000	732,607.25	508,709.43	273,303.82	632,093.99	632,444.478	83,244,478
Pennsylvania Fire, Philadelphia, Penn.....	300,000	2,227,615.53	1,282,047.92	945,567.61	766,240.82	658,802.46	64,658,975
People's, Newark, N. J.....	200,000	474,880.48	447,071.24	27,809.24	246,880.64	239,467.51	19,943,287
Prescott, Boston, Mass.....	400,000	411,787.17	337,308.72	74,478.45	192,640.35	208,003.45	18,892,037
Providence Washington, Providence, R. I.....	400,000	890,503.69	766,471.03	124,032.06	641,351.81	568,208.45	31,027,582
Queen, Liverpool, Eng.....	Foreign.	1,674,936.01	916,658.74	758,272.27	1,330,545.35	1,201,483.35	137,709,786
Quincy Mutual Fire, Quincy, Mass.....	Mutual.	440,183.00	186,673.26	253,509.74	135,258.00	103,489.57	25,599,944
Rochester German, Rochester, N. Y.....	200,000	492,785.50	338,339.81	135,445.69	284,945.94	280,022.958	26,682,958
Royal, Liverpool, Eng.....	Foreign.	2,966,312.11	1,732,115.82	1,184,196.29	1,999,264.22	1,846,504.29	280,823,715
Scottish Union and National, Edinburgh, Scot.	Foreign.	820,338.48	188,713.57	631,624.91	500,312.54	189,190.94	26,140,481
Shoe and Leather, Boston, Mass.....	600,000	1,022,043.35	986,409.38	33,694.97	640,190.21	658,886.51	28,251,176
Springfield Fire and Marine, Springfield, Mass	1,000,000	2,255,807.82	1,824,690.86	431,116.97	1,171,615.63	1,047,442.91	116,351,507
Standard Fire Office, London.....	Foreign.	486,328.72	198,072.85	288,255.87	135,140.51	35,137.71	28,771,880
Star Fire, New York city.....	500,000	896,001.15	578,835.73	17,165.42	640,241.61	602,646.65	33,451,517
Traders and Mechanics', Lowell, Mass.....	Mutual.	326,203.92	118,442.06	107,161.86	86,048.84	48,055.91	16,654,837
Union, Philadelphia, Pa.....	500,000	894,561.49	825,666.99	68,894.50	639,119.51	603,779.87	27,669,193
Watertown Fire, Watertown, N. Y.....	200,000	1,069,075.38	953,434.37	70,641.01	1,080,837.25	976,789.57	132,238,054
Westchester Fire, New Rochelle, N. Y.....	300,000	902,091.88	727,050.17	175,041.71	593,496.40	552,972.32	78,844,260

TABLE III.

Itemized Assets of Fire Insurance Companies of other States, December 31, 1881.

NAME AND LOCATION.	Value of Real Estate.	Mortgages.	United States Securities.	State and County Bonds and other Securities.	Collateral Loans.	Cash in Office, and Banks Deposited in	Premiums in course of collection.	Miscellaneous Assets.
Etna, Hartford, Conn.....	\$365,000.00	\$76,319.80	\$397,942.50	6,527,448.84	\$51,050.00	181,739.66	\$301,069.23	\$1,603.11
British America, Toronto, Can.....	.....	.....	605,891.25	179,306.00	.....	30,333.03	.....	18,216.96
City of London Fire, London.....	.....	5,000.00	.....	474,455.75	600,000.00	103,435.49	104,652.98	2,110.80
Commercial Union, London.....	130,121.71	.....	1,284,447.00	.....	.....	328,899.56	249,588.80	4,523.13
Compagnie de Reassurances, Paris.....	.....	.....	353,250.00	26,782.50	.....	8,600.98	35,896.96	3,167.50
Continental, New York city.....	634,000.00	532,263.04	1,333,520.00	896,550.00	836,350.00	224,030.89	168,149.86	46,311.72
Connecticut Fire, Hartford, Conn.....	.....	216,750.00	320,500.00	881,147.50	88,750.00	185,327.54	53,087.38	.....
Dwelling House, Boston, Mass.....	.....	109,304.92	.....	245,325.13	.....	17,963.56	488.35	.....
Eliot, Boston, Mass.....	.....	73,002.80	108,775.00	211,379.00	1,500.00	9,324.79	15,812.64	1,210.00
Equitable Fire and Marine, Providence, R. I.....	129,500.00	50,000.00	59,375.00	186,837.50	.....	28,788.87	11,650.06	4,387.64
Farragut Fire, New York city.....	43,500.00	9,642.50	286,562.50	13,000.00	46,200.00	71,799.48	12,188.04	4,298.58
Fidelity and Casualty, New York city.....	.....	.....	258,551.25	.....	51,650.00	21,579.75	42,850.98	2,712.12
Fire Association, Philadelphia, Pa.....	76,750.00	939,234.48	540,875.00	6,403.00	55,600.00	168,925.45	101,917.77	45,940.86
Fire Insurance Association, limited, London.....	.....	.....	552,481.25	.....	25,000.00	36,363.55	77,660.68	.....
First National Fire, Worcester, Mass.....	3,200.00	135,691.87	.....	86,706.00	.....	43,815.57	13,931.43	739.00
Fitchburg Mutual Fire, Fitchburg, Mass.....	32,895.00	111,055.72	.....	29,960.00	60,855.50	8,101.44	3,636.52	3,518.73
Franklin Fire, Philadelphia, Pa.....	679,650.00	1,356,609.90	112,475.00	334,855.00	508,300.00	118,556.85	47,443.60	5,744.91
Germania Fire, New York city.....	32,346.23	302,185.33	1,622,843.75	274,025.00	40,200.00	94,726.59	96,010.15	8,124.33
German American, New York city.....	.....	.....	2,374,935.00	39,955.00	.....	134,133.89	104,824.30	800.00
Girard Fire and Marine, Philadelphia, Pa.....	290,000.00	413,725.37	166,390.00	148,093.00	15,500.00	54,098.13	37,861.14	6,813.94
Gloucester Fire, Gloucester, Mass.....	.....	29,282.82	.....	91,260.25	.....	11,577.06	2,680.95	4,923.00
Guarantee, Montreal, Can.....	1,600.00	.....	219,350.00	84,395.50	.....	27,760.32	5,879.65	4,111.31
Hamburg-Bremen Fire, Germany.....	.....	23,000.00	662,991.25	205,512.50	15,000.00	38,763.98	32,417.81	117.61
Hamburg-Magdeburg, Germany.....	.....	.....	426,408.00	.....	.....	76,532.05	24,740.32	104.39
Hanover Fire, New York city.....	.....	185,109.58	1,345,967.50	636,592.50	12,675.00	70,967.60	104,020.23	9,888.88
Hartford Fire, Hartford, Conn.....	651,175.60	765,272.25	286,368.00	1,368,853.35	589,787.92	119,754.82	266,856.48	24,506.61
Hartford Steam Boiler and Inspection.....	4,143.14	101,005.53	.....	210,360.00	.....	29,462.55	27,453.27	3,752.90
Home, New York city.....	47,399.68	1,591,507.62	4,079,500.00	786,375.00	229,750.00	130,172.31	80,635.08	50,169.22

Howard, New York city.....	125,000 00	21,928 00	529,462 00	131,414 00	.....	7,831 54	32,621 46	3,190 84
Imperial Fire, London.....	165,000 00	.....	744,632 87	54,387 06	.....	3,246 59	60,481 13	3,350 00
Insurance Co. of No. America, Philadelphia, Pa.	331,284 78	1,777,079 92	780,300 00	4,163,957 03	455,200 01	686,510 09	591,475 54	.....
Insurance Co. of State of Pennsylvania, Phila.	66,929 62	136,815 50	.....	248,950 50	210,450 00	13,785 63	30,721 55	19,008 68
La Confiance, Paris, France.....	.....	.....	529,312 50	.....	.....	173,915 78	102,333 07	8,904 66
Lancashire, Manchester, Eng.....	.....	.....	1,391,397 00	.....	.....	75,058 24	36,127 39	.....
Lion Fire, London.....	.....	.....	470,000 00	78,000 00	45,800 00	87,039 23	54,920 19	.....
Liverpool and London and Globe, Liverpool..	953,000 00	1,315,536 28	1,652,687 50	16,030 00	.....	528,005 46	313,421 79	36,338 51
London and Lancashire Fire, Liverpool.....	.....	.....	986,555 00	.....	.....	39,729 46	86,169 14	20,717 45
London Assurance Corporation, London.....	.....	.....	1,260,400 00	.....	.....	109,427 10	36,452 08	.....
Manufacturers Fire and Marine, Boston, Mass	80,000 00	561,653 72	.....	422,447 00	144,900 00	224,955 65	121,291 70	5,381 24
Manhattan Fire, New York city.....	20,881 96	150,819 31	287,000 00	7,000 00	29,582 00	44,241 96	100,344 38	12,247 47
Merchants', Providence, R. I.....	.....	3,020 00	.....	275,424 50	1,525 00	112,152 54	15,732 86	71 83
Merchants', Newark, N. J.....	139,391 65	396,794 55	244,990 00	195,110 00	42,875 00	65,825 49	35,732 60	8,274 81
Merchants and Farmers' M., Worcester, Mass..	50,000 00	5,700 00	.....	85,260 00	.....	81,372 50	3,403 72	1,000 00
Metropole, Paris, France.....	.....	.....	469,508 00	.....	.....	3,989 92	65,448 39	7,217 57
National Fire, Hartford, Conn.....	39,857 05	339,580 85	116,250 00	896,852 00	59,302 00	240,877 59	12,084 03	.....
Newark Fire, Newark, N. J.....	71,000 00	314,818 45	218,020 00	52,553 00	.....	46,600 11	20,300 84	3,079 57
Niagara Fire, New York city.....	25,000 00	116,432 66	1,118,990 00	250,552 50	40,800 00	19,012 83	143,806 08	20,989 25
Northern, London.....	.....	.....	1,813,781 63	.....	.....	.....	60,481 13	.....
North British and Mercantile, London.....	.....	.....	140,000 92	.....	.....	140,447 53	185,300 02	14,183 28
Orient, Hartford, Conn.....	29,494 69	231,815 95	82,615 00	319,560 00	72,028 00	290,513 19	44,438 37	12,997 92
Phoenix, Brooklyn, N. Y.....	375,500 00	209,409 00	886,876 25	825,520 25	113,400 00	342,683 54	51,819 56	21,666 27
Phoenix, Hartford, Conn.....	178,255 31	225,387 00	203,829 00	2,534,688 45	653,794 00	322,981 40	174,405 67	16,631 70
Phoenix Assurance, London.....	.....	.....	987,387 50	.....	.....	47,504 36	40,018 41	7,107 00
Pennsylvania Fire, Philadelphia, Pa.....	113,000 00	253,927 54	256,350 00	1,417,387 38	110,800 00	19,525 71	55,871 48	753 22
People's, Newark, N. J.....	166,905 94	100,925 22	125,950 00	9,540 00	7,500 00	43,430 30	20,625 02	.....
Prescott, Boston, Mass.....	11,000 00	.....	.....	357,643 00	10,000 10	18,191 71	12,706 64	2,245 82
Providence Washington, Providence, R. I.....	.....	.....	254,695 00	436,495 00	.....	76,109 05	119,097 40	4,106 64
Queen, Liverpool, Eng.....	351,394 36	.....	118,040 00	55,000 00	.....	125,483 69	19,712 51	5,305 40
Quincy Mutual Fire, Quincy, Mass.....	15,500 00	52,700 00	.....	255,732 67	.....	102,392 56	7,718 17	6,139 40
Rochester German, Rochester, N. Y.....	2,234 82	226,354 50	113,968 75	28,400 00	.....	89,771 76	32,684 94	340 73
Royal, Liverpool, Eng.....	87,940 89	.....	2,445,747 50	.....	.....	200,418 22	177,483 30	54,722 20
Scottish Union and National, Edinburgh, Scot.	.....	253,500 00	464,125 00	.....	.....	55,744 78	46,968 70	.....
Shoe and Leather, Boston, Mass.....	41,000 00	838 75	161,800 00	505,825 75	.....	144,776 15	163,866 93	5,996 77
Springfield Fire and Marine, Springfield, Mass.	111,900 00	349,494 18	127,000 00	1,385,796 00	61,075 00	62,513 54	138,000 00	20,029 10
Standard Fire Office, London.....	.....	.....	282,456 25	.....	.....	125,166 86	77,181 37	921 24
Star Fire, New York city.....	20,000 00	160,094 71	497,550 00	8,376 25	60,400 00	70,253 96	76,051 75	3,294 48
Traders and Mechanics', Lowell, Mass.....	.....	96,500 00	.....	160,595 00	.....	63,339 12	2,982 00	1,657 80
Union, Philadelphia, Pa.....	172,190 66	34,000 00	.....	498,916 35	52,715 00	13,422 43	108,920 00	19,397 05
Watertown Fire, Watertown, N. Y.....	23,200 00	355,420 25	216,337 50	69,178 22	.....	107,448 82	150,896 48	14,684 11
Westchester Fire, New Rochelle, N. Y.....	56,300 00	124,445 30	641,450 00	119,940 00	4,283 50	21,686 10	52,599 48	1,327 50

TABLE IV.

Showing the Business of Fire and Fire-Marine Insurance Companies of other States in the State of New Hampshire during the year 1881.

Name and Location of Company.	Risks written in this state in 1881.	Premiums re- ceived in 1881.	Losses paid in 1881.
Ætna, Hartford, Conn.....	\$3,481,242	\$37,826.07	\$26,958.05
British America, Toronto, Can.....	123,290	2,033.00	2,770.00
Commercial Union, London.....	684,699	8,391.08	6,216.69
Compagnie de Reassurances, Paris, France.	21,512	206.83	.....
Continental, New York city.....	1,123,389	12,765.01	5,564.49
Connecticut Fire, Hartford, Conn.....	489,900	792.75	537.22
Dwelling-House, Boston, Mass.....	125,715	1,187.43	5.00
Eliot, Boston, Mass.....	43,298	587.24	.....
Equitable Fire and Marine, Prov., R. I.....	73,296	819.17	13.63
Fidelity and Casualty, New York city.....	20,884	144.93	.....
Fire Association, Philadelphia, Penn.....	747,603	10,681.55	9,589.53
Fire Ins. Association (Limited), London...	357,638	4,202.76	1,245.13
First National Fire, Worcester, Mass.....	89,666	1,462.82	1,249.28
Fitchburg Mutual Fire, Fitchburg, Mass...	896,690	13,708.26	12,815.00
Franklin Fire, Philadelphia, Penn.....	859,299	8,996.82	2,417.99
Germania Fire, New York city.....	320,097	4,064.34	4,624.44
German American, New York city.....	695,351	7,653.04	5,856.94
Girard Fire and Marine, Phila., Penn.....	160,050	2,149.01	.....
Gloucester Fire, Gloucester, Mass.....	22,250	342.15	.....
Hamburg-Bremen Fire, Germany.....	111,151	1,648.09	234.92
Hamburg-Magdeburg, Germany.....	152,978	1 886.29	1,277.81
Hanover Fire, New York city.....	531,614	7,396.11	6,515.34
Hartford Fire, Hartford, Conn.....	2,406,075	25,475.78	18,984.80
Hartford Steam Boiler and Inspection....	285,800	1,901.28	814.84
Home, New York city.....	2,275,264	25,362.34	28,568.33
Howard, New York city.....	147,510	1,407.66	.....
Imperial Fire, London.....	287,881	3,682.40	1,616.42
Ins. Co. of North America, Phila., Penn....	1,631,042	19,824.20	19,713.96
Ins. Co. of the State of Penn., Phila., Penn.	136,602	1,803.39	2,500.00
La Confiance, Paris, France.....	243,304	3,157.46	3,500.00
Lancashire, Manchester, Eng.....	408,761	5,360.99	11,346.17
Lion Fire, London.....	6,875	71.62	.....
Liverpool and London and Globe, Liverpool.	1,592,306	20,367.37	13,592.88
London and Lancashire, Liverpool.....	470,820	7,933.66	5,515.99
Amounts carried forward.....	\$21,023,843	\$245,294.90	\$194,094.85

TABLE IV—*continued.*

Name and Location of Company.	Risks written in this state in 1881.	Premiums re- ceived in 1881.	Losses paid in 1881.
Amounts brought forward.....	\$21,023,843	\$245,294.90	\$194,094.85
London Assurance Corporation, London....	169,758	1,770.36	659.15
Manufacturers' F. and M., Boston, Mass...	141,636	1,489.25	162.29
Manhattan Fire, New York city ..	228,275	3,725.59	2,510.81
Merchants', Providence, R. I.....	190,278	2,151.70	2,764.90
Merchants', Newark, N. J.....	277,055	2,869.14	461.11
Merchants & Farmers' M., Worcester, Mass.	273,650	3,453.87	5.00
Metropole, Paris, France.....	891,421	13,951.87	12,992.19
National Fire, Hartford, Conn.....	281,422	3,612.57	3,249.17
Newark Fire, Newark, N. J.....	136,651	1,977.10	13.88
Niagara Fire, New York city.....	629,137	7,157.72	297.87
Northern, London, Eng	287,881	3,682.40	1,616.42
North British and Mercantile, London....	727,527	8,712.05	8,410.81
Orient, Hartford, Conn.....	512,619	5,488.49	3,024.88
Phenix, Brooklyn, N. Y.....	652,480	8,269.53	2,197.37
Phoenix, Hartford, Conn.....	2,545,297	29,656.57	18,220.58
Phoenix Assurance, London	368,938	4,014.50	32.02
Pennsylvania Fire, Philadelphia, Penn....	741,711	11,171.68	8,032.32
People's, Newark, N. J.....	156,493	1,933.98	456.09
Prescott, Boston, Mass.....	229,200	2,611.91	705.28
Providence Washington, Providence, R. I..	206,964	2,626.02	1.81
Queen, London, Eng.....	876,580	13,302.86	22,678.13
Quincy Mutual, Quincy, Mass.....	135,485	3,974.06	2,122.76
Rochester German, Rochester, N. Y.....	176,000	2,034.90	1,061.68
Royal, Liverpool, Eng.....	1,465,764	20,708.83	16,208.35
Scottish Union and Nat'l, Edinburgh, Scot..	24,898	254.56	.....
Shoe and Leather, Boston, Mass.....	292,495	3,997.84	3,873.44
Springfield F. and M., Springfield, Mass. ...	1,373,057	19,047.59	25,122.58
Standard Fire Office, London.....	94,075	1,206.89	.....
Star Fire, New York city.....	340,435	4,690.35	7,042.87
Traders and Mechanics', Lowell, Mass.....	165,225	2,656.75	718.08
Union, Philadelphia, Penn.....	169,165	1,747.11	355.28
Watertown Fire, Watertown, N. Y.....	885,500	7,530.67	10,192.24
Westchester Fire, New Rochelle, N. Y.....	561,089	6,320.43	6,312.27
Total Amounts.....	\$37,232,004	\$453,093.54	\$355,596.48

LIFE INSURANCE.

The following tables are compiled from the annual statements, to December 31, 1881, of the several life insurance companies transacting business in New Hampshire, and filed in the office of the insurance commissioner :

TABLE V

Shows the capital stock ; total assets claimed ; amount of items ruled out ; total assets admitted ; reserve and other liabilities, excluding capital ; surplus as regards policy-holders ; and total income and expenditures in the year 1881.

TABLE VI

Shows the itemized assets of the life insurance companies doing business in this state in 1881, as made up to the end of that year.

TABLE VII

Shows the itemized disbursements of the life insurance companies operating in this state in 1881, as reported to the end of that year.

TABLE VIII

Relates to the New Hampshire business of the several life insurance companies during the year 1881, showing the number of policies issued during the year, and the number and amount of policies in force in the state, also the amount of premiums collected and claims paid in the state during that year.

TABLE V.

Compiled from the Annual Statements of Life Insurance Companies transacting business in New Hampshire during the year 1881, and made up to the end of that year.

Name of Company and Location.	Paid-up capital.	Total assets claimed by the company.	Defunct assets.	Total admitted assets.	Reserve and other liabilities, excluding capital.	Surplus as regards policyholders.	Total income in 1881.	Total expenditures in 1881.
Æthna Life, Hartford, Conn.	\$750,000 Mutual.	\$27,018,018.84	\$31,492.48	\$26,986,526.36	\$22,830,178.84	\$4,156,347.52	\$3,832,325.57	\$3,281,677.86
Connecticut Mutual, Hartford, Conn.	150,000 Mutual.	50,238,784.85	33,399.14	50,225,385.71	46,871,212.87	3,354,172.84	8,160,766.01	7,216,301.34
*Continental, Hartford, Conn.	300,000 Mutual.	1,335,608.51	2,566.42	1,343,342.09	1,062,626.94	280,715.15	212,433.07	181,873.52
Quaker Oak, Hartford, Conn.	100,000 Mutual.	2,734,417.49	201,064.90	2,533,352.59	2,386,988.43	146,364.16	601,080.33	460,389.70
Equitable As. Soc., New York city.	100,000 Mutual.	6,625,163.28	14,827.87	6,620,335.41	6,320,684.81	299,650.60	728,932.05	1,798,617.11
John Hancock, Boston, Mass.	100,000 Mutual.	44,111,485.69	33,464.63	44,078,021.06	37,050,000.00	7,028,021.06	10,083,505.48	6,581,400.47
Manhattan Life, New York city.	100,000 Mutual.	2,522,370.16	10,764.92	2,511,605.24	2,350,919.49	160,685.75	516,825.67	562,479.41
Massachusetts Mut., Springfield, Mass.	100,000 Mutual.	10,348,239.27	3,203.90	10,348,239.27	8,896,513.86	1,541,725.41	1,582,242.14	1,381,116.19
Mutual Life, New York city.	100,000 Mutual.	91,596,498.66	7,143,465.47	7,140,261.57	6,336,532.19	803,709.38	1,241,903.52	1,108,296.39
Mutual Benefit, Newark, N. J.	100,000 Mutual.	35,752,570.36	33,758.78	35,718,811.58	32,808,162.52	6,234,679.78	17,248,116.36	14,757,943.69
Metropolitan, New York city.	100,000 Mutual.	1,986,886.06	33,758.78	1,973,048.08	1,686,668.00	2,910,639.06	5,813,223.33	5,577,399.53
National, Montpelier, Vt.	100,000 Mutual.	2,593,516.70	34,141.26	2,559,375.44	1,880,543.25	268,380.08	976,138.84	949,180.68
New England Mutual, Boston, Mass.	100,000 Mutual.	16,210,465.92	.....	16,210,465.92	13,574,570.99	686,832.19	427,378.11	259,083.87
New York Life, New York city.	100,000 Mutual.	47,092,912.85	48,673.57	47,044,239.28	39,890,335.37	2,635,874.93	2,551,973.46	2,343,768.94
Northwestern Mut., Milwaukee, Wis.	100,000 Mutual.	18,859,458.80	56,061.13	18,803,397.83	15,896,847.35	7,153,933.91	10,332,945.03	6,567,515.30
Penn Mutual, Philadelphia, Penn.	100,000 Mutual.	7,871,198.01	31,860.24	7,839,277.77	6,588,162.10	3,022,611.61	3,354,133.33	2,891,285.90
Phoenix Mutual, Hartford, Conn.	100,000 Mutual.	10,588,560.50	.....	10,588,560.50	9,928,666.39	1,251,115.67	1,692,523.47	1,232,193.19
State Mutual, Worcester, Mass.	600,000 Mutual.	2,971,511.21	2,971,511.21	2,971,511.21	2,340,538.28	639,883.51	1,499,630.40	1,301,707.19
Travelers' Life & A., Hartford, Conn.	250,000 Mutual.	6,148,915.33	34,212.63	6,114,592.70	4,580,915.30	1,533,587.40	459,412.55	336,284.63
United States Life, New York city.	100,000 Mutual.	5,027,191.42	22,432.50	5,004,758.91	4,487,592.40	539,598.82	803,817.91	920,154.78
Union Mutual, Portland, Me.	100,000 Mutual.	6,264,215.57	5,534.21	6,258,681.36	5,998,179.04	6,264,215.57	1,058,618.44	1,426,670.81
Vermont Life, Burlington, Vt.	100,000 Mutual.	230,589.83	1,998.80	228,601.03	135,555.00	93,046.03	38,106.26	34,129.92

* Doing no new business in this state.

TABLE VI.

Showing the Itemized Assets claimed by the Life Insurance Companies doing business in New Hampshire in 1881, taken from Annual Statements made up to December 31 of that year, and filed with the Insurance Commissioner.

Name of Company.	Cost of real estate owned by the company.	Loans on mortgages.	Loans on collateral security.	Loans to policy-holders secured by assignment of policy.	Premiums on notes held on policies in force.	Cost value of bonds and other securities.	Cash in office and deposited in banks.	Interest due on securities and premium notes, and value of stocks over cost.	Net uncollected and deferred premiums due.	Bills receivable, agents' balances, commissions, supplies, etc. (usually ruled out).
Ætna Life.....	543,473.71	9,539,672.54	602,429.31	173,628.74	2,475,888.96	8,521,998.07	3,829,214.18	1,088,847.17	151,463.68	31,492.48
Connecticut Mutual.....	12,657,974.92	18,037,201.12	401,393.28	.....	3,347,690.47	11,367,299.94	2,933,319.50	1,437,653.40	43,058.08	33,399.14
Connecticut General.....	317,540.37	492,722.72	3,350.00	.....	103,470.91	331,173.57	27,306.56	48,009.71	17,469.61	2,296.42
Continental.....	300,298.39	388,569.06	301,359.51	750.00	611,591.12	620,121.87	8,535.73	278,197.83	24,096.08	201,064.90
Charter Oak.....	4,587,410.10	1,726,080.44	32,219.93	.....	1,550,554.99	244,963.77	62,247.69	253,710.80	14,678.87	14,827.87
Equitable.....	9,463,973.42	8,929,000.97	9,203,000.00	.....	.....	12,131,764.56	1,697,745.45	1,811,311.86	788,224.80	33,464.63
John Hancock.....	1,258,104.74	17,000.00	17,000.00	11,760.00	175,168.87	710,631.12	34,044.37	96,675.08	32,071.06	10,764.92
Manhattan.....	1,077,682.33	3,017,544.04	3,252,312.50	.....	1,422,402.54	1,196,483.72	11,524.11	262,512.07	107,777.97	.....
Massachusetts Mutual.....	1,413,415.75	2,287,240.38	240,500.00	79,230.00	626,307.53	1,590,518.53	221,113.85	553,052.46	128,883.07	.....
Mutual Life.....	7,302,749.01	47,565,849.23	16,615,000.00	2,455,149.33	3,915,293.51	13,377,125.79	1,792,015.73	2,455,605.25	207,343.49	33,758.78
Mutual Benefit.....	283,453.49	7,088,736.62	4,440,000.00	.....	197,298.48	54,561.69	508,852.57	130,886.35	114,629.19	13,898.98
Metropolitan.....	339,626.92	546,590.00	80,691.98	.....	21,975.80	1,340,971.18	109,780.29	110,369.94	24,078.62	34,141.26
National.....	244,720.27	591,547.26	90,700.00	25,232.08	1,102,951.13	8,830,461.41	718,339.99	1,664,533.92	142,456.62	.....
New England Mutual.....	1,323,826.76	1,909,900.00	254,731.25	6,000.00	545,227.34	17,216,531.42	1,271,388.41	2,390,029.58	543,355.18	48,673.51
New York.....	4,486,506.62	18,215,630.73	2,376,000.00	.....	1,620,674.45	2,456,349.38	1,364,422.97	326,096.29	232,407.40	56,061.15
Northwestern.....	1,760,219.30	11,043,228.04	.....	.....	634,287.52	3,074,413.31	194,784.62	444,612.37	111,840.61	31,860.24
Penn Mutual.....	763,235.59	2,203,401.75	279,720.00	132,952.00	1,820,538.96	1,310,418.75	553,694.89	179,926.06	35,664.09	.....
Phoenix.....	1,498,096.31	5,180,221.44	8,000.00	.....	25,679.63	2,241,837.95	295,106.69	240,251.95	.....	.....
State Mutual.....	50,000.00	126,735.55	1,900.00	.....	.....	2,265,484.96	330,361.22	213,169.30	96,134.46	34,212.63
Travelers.....	999,706.29	1,893,163.29	311,310.18	5,173.00	.....	1,626,562.70	89,273.52	213,635.76	87,056.55	22,432.51
United States.....	87,855.00	2,253,894.63	504,525.00	.....	82,015.75	1,626,562.70	89,273.52	213,635.76	87,056.55	22,432.51
Union Mutual.....	2,263,331.91	1,470,497.53	260,388.20	3,108.17	903,620.00	1,604,119.55	824,167.14	138,659.90	102,132.53	5,534.21
Vermont Life.....	20,530.00	121,782.61	16,900.00	625.00	4,421.55	36,451.50	15,401.02	4,560.40	7,908.95	1,998.80

TABLE VII.

Itemized Disbursements of Life Insurance Companies doing business in New Hampshire during the year 1881, as shown by Annual Statements filed with the Insurance Commissioner, made up to December 31 of that year.

Name of Company.	Cash paid for death losses, additions, endowments, and annuities, including premium notes used for same.	Cash paid for surrendered policies.	Premium notes used in purchase of policies and voided by lapse.	Cash surrendered values and reconverted additions applied to pay premiums.	Cash dividends paid to policy-holders, and dividends in payment of premiums.	Premium notes or loans used to pay dividends to policy-holders.	Cash paid stock-holders for interest or dividends.	Cash paid to agents and officers for services and expenses.	Cash paid for taxes and license fees.	Cash paid for advertising, rents, and other miscellaneous expenses.
Aetna Life.....	\$1,944,765.62	\$30,380.66	\$44,787.28	\$148,030.76	\$337,036.94	163,477.78	\$75,000.00	\$324,502.13	\$137,003.48	\$80,173.21
Connecticut Mutual.....	3,718,646.87	132,847.56	153,325.97	795,061.28	1,208,332.20	76,010.33	.....	408,918.41	451,390.06	268,568.66
Continental.....	96,735.11	5,335.62	3,189.80	4,892.35	2,647.21	2,823.77	12,000.00	40,361.37	5,998.14	7,890.15
Charter Oak.....	251,343.26	2,052.08	50,091.19	48,638.83	12,090.84	.....	.....	68,446.68	5,951.23	21,872.59
Equitable.....	536,190.29	569,241.74	134,083.62	.....	.....	.....	.....	71,130.77	72,295.01	319,778.94
John Hancock.....	2,927,430.55	803,694.04	.....	13,113.00	1,505,630.94	11,473.19	7,000.00	973,207.76	169,662.32	635,174.56
Manhattan.....	246,463.53	63,001.84	6,736.19	.....	41,649.39	10,035.44	40,000.00	133,706.99	11,384.94	28,919.74
Massachusetts Mut'l.....	746,659.09	106,997.95	46,591.12	40,320.43	116,015.98	80,954.42	.....	153,894.89	10,463.52	77,681.38
Mutual Life.....	17,125.85	17,125.85	26,198.82	.....	2,947,395.85	.....	.....	153,894.89	28,428.39	89,820.41
Mutual Benefit.....	6,389,468.29	3,303,247.98	116,371.13	204,540.45	336,943.93	57,324.94	7,000.00	1,251,250.02	346,709.27	519,871.68
Metropolitan.....	2,716,233.20	163,967.52	116,371.13	204,540.45	336,943.93	57,324.94	7,000.00	501,987.73	59,063.82	420,965.77
National.....	52,505.21	31,621.20	118.00	.....	2,162.12	.....	.....	238,711.63	7,603.88	220,473.34
New England Mut'l.....	28,677.49	28,677.49	118.00	.....	60,824.05	144.58	.....	40,362.32	6,945.51	11,866.36
New York.....	1,247,725.00	101,690.88	62,120.54	.....	468,394.40	73,471.25	.....	207,907.97	34,264.24	148,374.68
Northwestern.....	349,516.88	349,516.88	25,546.21	39,424.99	1,723,649.94	6,618.78	.....	1,003,595.41	94,807.28	377,292.39
Penn Mutual.....	51,762.77	19,720.49	25,546.21	.....	509,582.67	259,028.19	.....	458,627.00	31,740.29	129,903.59
Phoenix Mutual.....	67,873.01	16,435.61	16,435.61	23,691.70	214,605.29	62,711.89	.....	174,084.06	40,829.36	74,846.09
State Mutual.....	198,460.42	96,021.96	96,021.96	.....	.....	104,019.08	6,000.00	131,125.55	56,755.23	76,294.45
State Mutual.....	580,847.85	51,762.77	.....	.....	.....	88,183.80	.....	50,149.73	5,015.00	6,645.00
State Mutual.....	750,038.80	8,803.57	.....	.....	.....	.....	72,000.00	700,609.90	27,371.91	155,461.85
Travelers.....	171,421.53	8,803.57	.....	.....	.....	.....	30,270.62	160,608.98	7,894.65	86,837.61
United States.....	887,644.61	47,914.78	.....	.....	55,801.28	.....	.....	210,276.99	10,848.59	52,186.28
Union Mutual.....	579,025.15	97,806.49	.....	51,077.57	37,304.08	22,355.42	.....	210,276.99	10,848.59	52,186.28
Vermont Life.....	932,248.17	41,988.71	68,385.00	.....	2,816.41	.....	6,000.00	9,225.58	408.39	3,519.50
Vermont Life.....	10,516.24	119.73	1,196.77	327.40	.....	.....	.....	.....	.....	.....

TABLE VIII.

Compiled from Annual Statements of Life Insurance Companies doing business in New Hampshire, made up to Dec. 31, 1881, and filed with the Insurance Commissioner, showing the number and amount of policies of the several companies in New Hampshire at that date, also the business transactions of the year 1881.

BUSINESS IN NEW HAMPSHIRE, YEAR 1881.									
Name of Company.	No. & amount of policies in force in this state, December 31, 1881.		No. & amount of new policies issued in this state during 1881.		Premiums received.			Losses incurred, and annuities falling due.	Amount of losses, annuities, and endowments paid in 1881.
	No. of policies.	Am't of policies.	No. of policies.	Am't of policies.	Cash.	Notes.	Total cash and notes.		
Aetna Life.....	927	\$757,361	29	\$39,647	\$23,181.75	\$3,808.78	\$26,990.53	\$27,070.00	\$29,886.49
Connecticut Mutual.....	591	1,361,495	44	63,654	26,481.83	9,219.22	35,701.05	35,031.00	43,278.00
Connecticut General.....	35	36,942	.....	.....	1,154.65	.....	1,154.65	.....	.....
Continental.....	129	156,500	.....	.....	4,356.79	.....	4,356.79	18,774.00	26,755.00
Charter Oak.....	556	339,219	61	39,884	5,107.35	.....	5,107.35	7,591.00	9,554.00
Equitable.....	290	839,499	82	232,121	14,687.36	.....	14,687.36	8,000.00	12,000.00
John Hancock.....	252	89,677	104	11,009	1,274.21	103.30	1,377.51	7,657.00	2,000.00
Manhattan.....	99	155,307	2	5,000	3,364.00	36.86	3,400.86	1,000.00	1,000.00
Massachusetts Mutual.....	1216	1,731,331	71	129,800	42,781.23	8,666.17	51,447.40	42,434.00	44,308.00
Mutual Life.....	546	1,176,628	54	127,335	31,491.03	.....	31,491.03	36,683.03	35,786.03
Mutual Benefit.....	213	369,572	32	65,319	12,023.51	.....	12,023.51	11,700.00	5,700.00
Metropolitan.....	6	916,200	.....	.....	2,143.01	.....	2,143.01	466.66	466.66
National.....	84	135,200	8	5,500	3,607.07	.....	3,607.07	7,000.00	7,000.00
New England Mutual.....	308	545,240	11	19,000	8,070.73	1,199.00	9,269.73	9,500.00	9,500.00
New York.....	161	503,790	143	527,555	29,221.49	.....	29,221.49	2,529.46	5,529.46
Northwestern.....	22	46,820	14	34,500	939.60	.....	939.60	.....	.....
Penn Mutual.....	2	3,000	2	13,000	316.58	.....	316.58	.....	.....
Phoenix Mutual.....	555	666,170	65	68,592	17,381.45	474.00	17,855.45	9,993.00	6,800.00
State Mutual.....	21	39,500	1	1,500	1,087.98	.....	1,087.98	1,000.00	1,000.00
Travelers.....	675	1,039,437	1087	1,503,200	15,955.84	.....	15,955.84	7,567.26	6,567.26
United States.....	62	35,315	12	10,630	1,348.68	.....	1,348.68	.....	.....
Union Mutual.....	372	373,756	12	10,771	7,283.30	1,199.00	8,482.30	21,773.54	22,373.54
Vermont Life.....	28	40,500	3	662	791.40	.....	791.40	10,000.00	10,000.00
Totals.....	7150	\$11,178,943	1837	\$2,948,478	\$253,450.84	\$24,606.33	\$278,157.17	\$265,972.95	\$279,564.44

INSURANCE COMPANIES AND THEIR AGENTS.

The following comprises all the fire and life insurance companies of other states licensed April 1, 1882, to do business in this state, together with the names of all the agents licensed to do business for each company.

[“If any person shall solicit or receive any risk or application for insurance, or receive money or value therefor, for any insurance company *or agent*, without license from the commissioner, he shall be punished for each offence by fine not exceeding one hundred dollars, one half to the use of the prosecutor.” See chapter 1, section 4, Laws of June session, 1870.]

FIRE INSURANCE COMPANIES.

ÆTNA, HARTFORD, CONN. Staniels, Allison & Co., Concord; Charles A. Tufts, Dover; W. P. Moulton, Exeter; Charles H. Pitman, Farmington; Crawford & Tolles, Great Falls; J. C. Campbell, Hillsborough Bridge; George Tilden, Keene; W. L. Melcher & Co., Laconia; Jesse E. Dewey, Lebanon; James J. Barrett, Littleton; A. A. Woolson, Lisbon; L. B. Clough, Manchester; Gilbert Wadleigh, Milford; J. G. Kimball, Nashua; R. C. Osgood, Newport; F. G. Clark, Peterborough; John Sise, Portsmouth; A. S. Parshley, Rochester; Charles F. Parker, Wolfeborough; Charles C. Kimball, Charlestown; George A. Emerson, Bristol; Samuel H. Legro, Lancaster; Timothy Murray, Newmarket; R. C. & H. S. Osgood, Claremont; Dudley & Remick, Colebrook; G. K. Bartlett, Derry Depot; Alfred R. Evans, Gorham; Pitman & Osgood, North Conway; Burleigh & Adams, Plymouth; J. O. Lyford, Tilton; Leach & Barnard, Franklin; James H. Wilkinson, South Newmarket.

BRITISH AMERICA, TORONTO, CANADA. Morrill & Danforth, Concord; E. P. Richardson, Manchester; E. J. Copp, Nashua.

CITY OF LONDON FIRE. Morrill & Danforth, Concord; John Sise, Portsmouth; C. A. Field, Hanover; W. P. Whitchee, Lisbon; Crawford & Tolles, Great Falls.

COMMERCIAL UNION, LONDON, ENGLAND. Morrill & Danforth, Concord; F. W. de Rochemont & Son, Portsmouth; Frank Freeman, Dover; John B. Pike, Lebanon; Elbridge J. Copp, Nashua; Edwin P. Richardson, Manchester; William H. Belknap, Exeter; D. K. Healey, Keene; B. F. Haley, Newmarket.

CONNECTICUT FIRE, HARTFORD, CONN. Crawford & Tolles, Great Falls; W. G. Everett, Manchester; Charles H. Pitman, Farmington; A. S. Parshley, Rochester; F. W. de Rochemont & Son, Portsmouth; W. P. Whitchee, Lisbon; D. M. White, Peterborough; Stearns & Jones, Bradford, Vt.; True E. Prescott, Laconia; Staniels, Allison & Co., Concord; J. G. Kimball, Nashua; Wm. C. Fox, Wolfeborough.

CONTINENTAL, NEW YORK CITY. W. L. Melcher & Co., Laconia; H. H. Holt, Lyme; G. A. French, Manchester; J. G. Kimball, Nashua; A. F. Howard, Portsmouth; D. M. White, Peterborough; A. S. Parshley, Rochester; Morrill & Danforth, Concord; H. A. Redfield, Dover; White & Pierce, East Jaffrey; Jesse E. Dewey, Lebanon; R. S. & H. S. Osgood, Claremont; John S. Rollins, Plymouth; J. H. Currier, Franklin Falls; D. K. Healey, Keene; J. J. & G. W. Barrett, Littleton; Dudley & Remick, Colebrook; Geo. A. Emerson, New Hampton.

DWELLING-HOUSE, BOSTON, MASS. Jackman & Co., Concord; Clarence M. Edgerly, Manchester; Caleb Richardson, Nashua; F. D. Somes, Laconia; Charles A. Tufts, Dover.

EQUITABLE FIRE AND MARINE, PROVIDENCE, R. I. Geo. A. French, Manchester.

ELIOT, BOSTON, MASS. Henry Y. Hayes, Dover.

FIRE ASSOCIATION, PHILADELPHIA, PA. F. W. de Rochemont & Son, Portsmouth; H. A. Redfield, Dover; Dexter Chase, Lancaster; Crawford & Tolles, Great Falls; John C. French, Manchester; W. P. Whitcher, Lisbon; K. E. Dearborn, Bristol; W. C. Fox, Wolfeborough; Burleigh & Adams, Plymouth; C. O. Eastman, Claremont; Jackman & Co., Concord; F. B. Wright, Littleton; Daniel K. Healey, Keene; Clinton S. Averill, Milford; N. T. Greenwood, New London.

FIRE ASSOCIATION, LIMITED, LONDON. Clarence M. Edgerly, Manchester; Jackman & Co., Concord; E. J. Copp, Nashua; George Tilden, Keene; Crawford & Tolles, Great Falls.

FARRAGUT FIRE, NEW YORK CITY. James L. Foot, Manchester.

FIRST NATIONAL FIRE, WORCESTER, MASS. Morrill & Danforth, Concord; A. F. Howard, Portsmouth; H. H. Holt, Lyme; J. G. Kimball, Nashua.

FITCHBURG MUTUAL FIRE, FITCHBURG, MASS. J. G. Joslin, Keene; Charles Richardson, Amherst; Kinder & Whitney, Milford; W. L. Melcher & Co., Laconia; C. H. Obeare, New Ipswich; C. B. Perry, Fitzwilliam; E. J. Durant, Lebanon; Levi Stearns, Townsend, Mass.; H. B. Stiles, Brookline; White & Pierce, East Jaffrey; Aldrich & Co., Keene; R. C. Osgood, Newport; J. W. Coolidge, Hancock; J. G. Kimball, Nashua; C. A. Field, Hanover; F. G. Clark, Peterborough; R. C. & H. S. Osgood, Claremont; D. M. White, Peterborough; W. G. Everett, Manchester; E. M. Smith, Alstead; W. D. Taylor, Nashua; R. L. Ball, Walpole; Wm. H. Drury, Epping.

FRANKLIN FIRE, PHILADELPHIA, PA. C. A. Field, Hanover; G. A. French, Manchester; Frank Freeman, Dover; W. P. Moulton, Exeter; W. L. Melcher & Co., Laconia; McKean & Andrews, Nashua; Morrill & Danforth, Concord; John Sise, Portsmouth; W. P. Whitcher, Lisbon; Leach & Barnard, Franklin; William J. Wheeler, South Paris, Me.; D. K. Healey, Keene.

FIDELITY AND CASUALTY COMPANY, NEW YORK CITY. A. R. Simmons, Manchester, General Agent; F. S. Pierce, East Jaffrey; F. J. Barber, Hinsdale; James M. Williams, Warren; H. H. Everett, Manchester; J. E. Dewey, Lebanon; F. W. Prindall, Wolfeborough; Daniel K. Healey, Keene.

GERMANIA FIRE, NEW YORK CITY. Morrill & Danforth, Concord; G. W. Benn, Dover; John G. Lane, Manchester; E. J. Copp, Nashua; K. E. Dearborn, Bristol; Dexter Chase, Lancaster; Pierce & Holman, Hillsborough Bridge.

GERMAN AMERICAN, NEW YORK CITY. John C. French, Manchester; E. B. Huse, Enfield; A. S. Parshley, Rochester; J. J. & G. W. Barrett, Littleton; G. B. Prescott, Dover; Aldrich & Co., Keene; Crawford & Tolles, Great Falls; Staniels, Allison & Co., Concord; B. F. Haley, Newmarket; F. G. Clark, Peterborough; True E. Prescott, Laconia; Burleigh & Adams, Plymouth; John M. Hopkins, Nashua; Stearns & Jones, Bradford, Vt.

GIRARD FIRE AND MARINE, PHILADELPHIA, PA. C. M. Edgerly, Manchester.

GLOUCESTER FIRE, GLOUCESTER, MASS. C. M. Edgerly, Manchester.

HANOVER FIRE, NEW YORK CITY. Aldrich & Co., Keene; C. A. Hazlett, Portsmouth; George A. French, Manchester; S. C. Clark, Lake Village; Frank Freeman, Dover; S. W. Rollins, Meredith Village; E. J. Copp, Nashua; Pierce & Holman, Hillsborough Bridge; Staniels, Allison & Co., Concord; Dudley & Remick, Colebrook; Charles A. O'Connor, Manchester; R. B. Hatch, Peterborough.

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APPENDIX.

THE
STATUTES OF NEW HAMPSHIRE
RELATING TO INSURANCE,
IN FORCE JANUARY 1, 1882.

COMPILED BY
SAMUEL C. EASTMAN,

OF CONCORD, ATTORNEY-AT-LAW.

INSURANCE COMMISSIONER.

[From chapter 171, General Laws.]

SECTION—

1. Insurance commissioner, how appointed and removed.
2. Who may not be appointed.
3. Commissioner to furnish blanks for returns.
4. Report, when made, and what to contain.
5. Commissioner to grant licenses to foreign companies doing business here, and their agents, when.

SECTION—

6. Commissioner to examine companies and agents.
7. Tax on foreign insurance companies.
8. Commissioner's duties when served with process or notice.
9. To examine home insurance companies, and obtain injunctions, when.
10. Violations of law to be reported to attorney-general.
11. Fees of commissioner.

SECTION 1. One insurance commissioner shall be appointed by the governor and council, who shall hold office for three years, and until another is appointed and qualified in his stead; but he may be removed at pleasure by the governor and council.

SEC. 2. No director, agent, or other officer of any insurance company, or person who has been such within one year, shall be so appointed.

SEC. 3. Said commissioner shall furnish to every joint stock insurance company and every mutual fire and life insurance company organized under the laws of this state and doing business therein, annually, in the month of December, suitable blanks, for said companies to make their returns thereon, for the year ending on the thirty-first day of said December, showing the amount of their capital stock, premium notes, amount at risk, receipts, losses, expenditures, assets, liabilities, salaries and emoluments, assessments, rate per cent. allowed for collecting, procuring applications, and any other facts in his judgment calculated to give full and satisfactory information relating to the condition and management of said companies during said year; said commissioner shall also furnish to such insurance companies as are not organized under the laws of this state, but doing business therein, in said month of December, annually, suitable blanks, upon which they may make their returns, showing the whole amount of premiums received in money, or in the form of notes, credits, loans, or any other substitute for money, by or on account of said company, during the year ending on said thirty-first day of December, for any insurance made by it on persons or property in this state; also its assets, liabilities, amount of capital stock actually paid in, amount of outstanding risks, and any other facts he may judge necessary to ascertain the business, standing, and affairs of such company, and the commissioner may demand a like statement of its standing and affairs at any other time, when, in his opinion, the same may be necessary for the safety of the public.

SEC. 4. Such commissioner, on or before the first day of April, annually, shall file in the office of the secretary of state his report, showing the amount of capital stock and premium notes of each company organized under the laws of this state, the amount of property at risk, the amount of losses in the preceding year, the sums assessed, the amount of indebtedness for money borrowed and for losses unpaid, the salaries and emoluments of the president, secretary, treasurer, and each director, and the whole amount each person holding office therein has received, or is to receive, for his services for the year, the expense of adjusting losses, the sums paid or allowed for travel and per diem to officers and agents while attending thereto, the sums paid agents for each application taken by the company, the rate per cent., and the aggregate amount allowed agents for collecting assessments, the amount of assessments laid, and the amount collected on each, and any other facts calculated to give the public full and satisfactory information of the condition and management of each company. He shall also include, in his report, an abstract of the annual statements made to him by insurance companies of other states, doing business in this

state, with such statistics, general information, and suggestions relating to the subject of insurance as he may think proper to insert in such report, giving the name and location of every such company. The secretary of state shall procure said report, to be printed and distributed annually, in the same manner as the report of the bank commissioners.

SEC. 5. Such commissioner shall grant licenses and renewals thereof to insurance companies not organized under the laws of this state, and their agents, authorizing said companies and agents to do business in this state when said companies and agents shall conform to the provisions of the laws of this state relating to foreign insurance companies.

SEC. 6. The commissioner shall be authorized, at any time, to examine into the condition and affairs of any insurance company not organized under the laws of this state, doing business or proposing to do business therein, or cause such examination to be made by some person appointed by him, not interested in such company, and may, in like manner, examine into the business transacted by any agent of such company in this state, and may require such company or agent to produce all books and papers relating to such company or agency, and to answer in writing, under oath, all reasonable questions relating thereto; and if, in his opinion, the affairs of such company are in an unsound or failing condition, he shall revoke any license that may have been granted to such company, and all licenses that may have been granted to agents of such company, by written notice to the company, and publication of same in one newspaper in Concord and Manchester, each having the largest circulation in the state from those places.

SEC. 7. The insurance commissioner shall, on or before the first day of April, in each year, assess a tax against every insurance company not organized under the laws of this state, but doing business therein, aforesaid, of one per cent. on the whole amount of premiums received in money, or in form of notes, credits, loans, or any other substitute for money, by or on account of said company, during the year ending on the thirty-first day of the preceding December, for any insurance made by it on persons or property in this state during said year, and shall give notice of said assessment and the amount of said tax, to the president, secretary, or treasurer of every such company, by mail or otherwise, and shall file a list of said assessment with the state treasurer.

SEC. 8. In all cases when the commissioner is served with process, or with notice of any judgment, it shall be his duty to make a written memorandum of the fact, and to forthwith inform the company by letter, mailed by him to the principal office of the company in this country, and shall on the next sub-

sequent day forward the copy of the process or notice served on him to the company sued, in a separate envelope.

SEC. 9. It shall be the duty of the insurance commissioner, upon petition of five or more policy-holders of any insurance company organized under the laws of this state, setting forth that they believe such company unsound, or that there is waste or mismanagement in the affairs of such company, with reasons for such belief, to make personal examination of the affairs of such company at the expense of the company, and for such purpose he shall have access to all the records, books, and papers of the company, and may examine under oath any officer or agent of such company. If, upon examination, the commissioner shall be of opinion that the affairs of the company are in such condition as to render it unsafe, or unworthy of public confidence, he shall file a petition against such company, in the office of the supreme court for the county in which such company has its principal place of business, for closing the affairs of said company; and any judge of said court may issue a temporary injunction to restrain such company from doing business, which shall be dissolved, or made permanent by said court, upon hearing and determination of said petition; and the court may make such further orders and decrees as the circumstances of the case, and the protection of the public, may render proper.

SEC. 10. Whenever the insurance commissioner shall have reason to believe that any insurance company, or any officer or agent of said insurance company, or any other person, shall have violated any law of this state relating to such companies, officers, or agents, or the business of insurance, or failed to comply with any requisition of the laws of this state relating to such companies, officers, or agents, or the business of insurance, he shall forthwith report the fact, with any information he may have relating thereto, to the attorney-general of the state, who shall, if in his judgment it is advisable so to do, prosecute every such company, officer, agent, or other person therefor; and any such company, officer, agent, or other person, upon conviction, shall be liable, for each offence, to a fine not exceeding two thousand dollars, and costs of prosecution.

SEC. 11. The commissioner shall receive from each company examined by him, and from each agent so examined, ten cents a mile each way for his actual travel to make such examination, and three dollars for each day necessarily spent in making such examination and report; but if more than one company or agency is examined at the same time in one town, he shall not tax more than one travel, or more than his actual travel from one place of examination to another. The fees for such examinations, and the fees from agents and companies,

for licenses and filing annual statements provided for by law, together with any fees he may receive for copies furnished by him, shall be in full compensation for his services as commissioner.

SUITS FOR INSURANCE.

[From chapter 172, General Laws—Laws of 1879, ch. 13.]

SECTION—

1. Where suits on policies may be brought.
2. Mistakes, &c., not to avoid policy, when, etc.
3. Company responsible for knowledge of agent, etc., preparing application.
4. Notice of loss to be given company.
5. Losses to be adjusted within fifteen days after notice.
6. Repairs or rebuilding to be commenced within twenty days after adjustment.
7. If company neglect, insured may repair, or rebuild at expense of company, or bring suit.

SECTION—

8. Suit and service of writ in six months, or barred.
9. Not barred, unless insured notified of law by company.
10. Effect, if on trial insured recovers more or no more than determination.
11. Suits against foreign insurance companies: powers of commissioner if judgments not satisfied.
12. Assignees of policies may bring suits in their own names, when.
13. Copies certified by insurance commissioner competent evidence.
14. This chapter part of contract.

SECTION 1. Every person suffering loss or damage covered by any policy of insurance may bring his action therefor in the county of his residence, if he so elects.—16 N. H. 177; 25 N. H. 204; 33 N. H. 9; 38 N. H. 232; 41 N. H. 170; 43 N. H. 176; 44 N. H. 238; 45 N. H. 21; 55 N. H. 355.

SEC. 2. No policy of insurance shall be avoided by reason of any mistake or misrepresentation, unless it appears to have been intentionally and fraudulently made; but the party insuring, in any action brought against them on such policy, may show the facts, and the jury shall reduce the amount for which such party would otherwise be liable as much in proportion as the premium ought to have been increased if no mistake or misrepresentation had occurred.—20 N. H. 551; 31 N. H. 238; 32 N. H. 313; 35 N. H. 328; 38 N. H. 338; 40 N. H. 333, 375; 41 N. H. 170; 43 N. H. 176, 621; 45 N. H. 21, 249; 46 N. H. 326, 401; 48 N. H. 41; 52 N. H. 581; 55 N. H. 65, 110, 249, 457; 56 N. H. 326, 401; 58 N. H. 245.

SEC. 3. If any company shall issue any policy, upon an application prepared by a third person assuming to act as their agent or otherwise, they shall be affected by his knowledge of any facts relating to the property insured as if they were stated in the application.—27 N. H. 157; 37 N. H. 35; 40 N. H. 333, 375; 50 N. H. 297; 55 N. H. 110; 58 N. H. 245, 414.

SEC. 4. In case of loss or damage of any property insured, the party insured shall give notice thereof in writing to the

secretary, a director or agent of the company, within thirty days.—20 N. H. 198; 43 N. H. 621; 51 N. H. 50.

SEC. 5. All fire insurance companies doing business in this state, whether organized under the laws of New Hampshire or any other state, shall, within fifteen days after notice of any loss by fire upon any risk taken by them in this state, adjust the same.—57 N. H. 160.

SEC. 6. Any company having decided to enter upon any premises destroyed or damaged by fire, to rebuild or repair the same, shall commence within twenty days after said adjustment shall be made to rebuild or repair, and prosecute the work with all reasonable diligence until completed.

SEC. 7. Any person insured against loss or damage by fire, by any insurance company, upon neglect of said company to adjust said loss or damage by agreeing to pay the same, or rebuild or repair the premises, may, after fifteen days after having given notice of such loss or damage to said company, proceed to rebuild or repair said premises at the expense of said company, who shall be holden for all reasonable expenses incurred therein, and loss sustained by their neglect, not exceeding the amount insured; or may commence an action at law, and recover loss or damage sustained.

SEC. 8. If dissatisfied with such determination, the party insured may bring his action, by causing his writ to be served on the proper officer or agent of such company, within six months after the reception of such notice in writing, and not afterward.—25 N. H. 22; 43 N. H. 621.

SEC. 9. Unless the company, in their notice of the amount of loss or damage determined by them, shall notify the insured that his action will be forever barred by law if his writ is not served on them or their agent within six months next after the service of such notice upon him, he may bring his action at any time.—58 N. H. 469.

SEC. 10. If, upon trial, the insured recovers more than the amount determined by the insurers, he shall have judgment and execution immediately therefor, with interest and costs. If he recovers no more than such amount, the court may allow interest thereon, and such costs to either party as may be just; but execution shall not issue against the company within three months, unless by special order of court.—39 N. H. 172.

SEC. 11. Any person having a claim against any insurance company not organized under the laws of this state, arising from any transaction with any agent of said company in this state, may sue therefor in the courts of this state, and any service made upon the insurance commissioner shall be valid and binding on the company and hold it to answer such suit, and the judgment rendered in such suit shall bind the company as

a valid judgment in every respect, whether the defendants appear or not, and this provision shall embrace all cases of foreign attachment or trustee suits. If any such judgment shall not be paid within thirty days after notice thereof to the insurance commissioner, he may suspend the power of the company to do business in this state until it shall be paid; and if the company, or any agent therefor, shall issue any policy in this state during such suspension, said company and agent shall each forfeit a sum not exceeding two hundred dollars. But any policy so granted shall be valid and binding against the company.

SEC. 12. In actions on policies of insurance, where the same have been transferred or assigned with the assent of the company, either absolutely or as collateral security, the party in interest may bring his action either in the name of the assignor or assignee, as he may elect, but there shall be but one action brought on such policy of insurance, and but one recovery thereon.—16 N. H. 177; 25 N. H. 204; 33 N. H. 9; 38 N. H. 232; 45 N. H. 21, 110, 249, 457; 50 N. H. 297; 54 N. H. 339; 55 N. H. 110, 249.

SEC. 13. All copies of charters, by-laws, certificates, appointments, and all copies of other papers required by law to be filed in the office of the insurance commissioner, made and certified by him, shall, in all cases, be competent evidence in the courts of this state.

SEC. 14. This chapter shall be a part of every contract or insurance to which it is applicable; and it shall be plainly printed in every such contract. No waiver of any part of this chapter shall be set up by the insurer, and any stipulation of the contract in conflict with this act shall be void.—Laws of 1879, ch. 13, sec. 1.

INSURANCE COMPANIES AND AGENTS.

[From chapter 173, General Laws.]

SECTION—

1. Members of mutual companies exempt from individual liability.
2. Company organized under general laws may limit its operations.
3. Duties of treasurer: penalty.
4. Company may terminate risks.
5. Officers liable individually, when less than fifty thousand dollars insured.
6. Assessments and expenses limited, when.
7. Agents, how appointed.

SECTION—

8. Fees to be fixed and stated in policy.
9. Field of operations of each agent prescribed, etc.
10. Agents to give bond: remedy thereon.
11. Embezzlement by insurance agents to be deemed larceny.
12. Returns by companies of this state: fee therefor.
13. Insurance may be against damage by lightning.

SECTION 1. Members of mutual insurance companies shall not be individually liable to pay any debts of their respective companies, beyond their liability to assessments for losses occurring therein, nor to such assessments beyond the amount of their deposit notes.—45 N. H. 292; 55 N. H. 48; 56 N. H. 341.

SEC. 2. Any such company, organized under the general laws of the state, may, by vote, limit its operations to any city or town; and such vote being recorded in the records of the company, they shall be forever barred from insuring property situate beyond the limits of such city or town.

SEC. 3. The treasurer of every such company shall enter, in suitable books provided for the purpose, all assessments made, and sums received from expired and surrendered policies, and shall charge himself with the whole of such assessments, and with all money and evidences of debt of the company received by him, and shall balance his accounts yearly, before the annual meeting; and for neglect of either of said provisions he shall forfeit twenty-five dollars to the person who will sue therefor.

SEC. 4. Any such company may terminate policies therein, by publishing a notice to all persons insured of the time when such policies will terminate, and at the same time giving or mailing a like notice to each party insured.

SEC. 5. No person insured in such company, or any class thereof, in which the amount insured is less than fifty thousand dollars, shall be assessed any greater sum than he would be if that amount were insured; but the officers of such company shall be individually liable for the balance not provided for by such assessment.

SEC. 6. No more than thirty per cent. above its actual in-

debtedness shall be assessed by any such company to close its affairs; and the officers and agents thereof shall not receive more than twenty per cent. of the money collected for their services in closing its business.—45 N. H. 292.

SEC. 7. Agents to take applications for insurance may be appointed by the directors of any insurance company organized under the laws of this state; but every such appointment, before it shall take effect, shall be recorded by the town-clerk of the town in which he resides, and of each town in which he shall act.

SEC. 8. Before any agent is appointed, the fees to be paid by applicants for an application and for a policy, and the cash premium to be paid for insurance, shall be fixed and limited by the directors; and the amount so fixed and limited shall be stated in his appointment and on each policy.

SEC. 9. The town or towns in which each agent may take applications shall be prescribed and stated in his appointment, and no more than two agents in any county shall be authorized to take applications in any town except that in which they reside.

SEC. 10. Every such agent shall, before acting as such, give bond to the company, with sureties to the satisfaction of the directors for the faithful performance of his duties, to pay to the company all money received by him for policies or premiums, and to repay, on demand, all other and larger fees than those prescribed by the directors; and such bond may be sued in the name of the company, by any person from whom money has been taken contrary to said rules.

SEC. 11. Any insurance agent doing business in this state, whether appointed by a company organized under the laws of this state or otherwise, who shall appropriate to his own use any money, or substitute for money, received by him as such agent, and refuse or neglect to pay over such money, or substitute for money, to the company or party entitled to receive the same, for the space of thirty days after notice to make such payment, shall be deemed guilty of larceny, and punished accordingly.

SEC. 12. Every joint-stock insurance company, and every mutual fire or life insurance company, organized under the laws of this state, and doing business therein, shall, annually, in the month of January, make and transmit to the insurance commissioner a statement, under oath, of its president and secretary, in accordance with blanks to be furnished by him, showing the amount of its capital stock, premium notes, amount at risk, receipts, losses, expenditures, assets, liabilities, salaries, and emoluments, assessments, rate per cent. allowed for collecting, procuring applications, and any other facts calculated to give full and satisfactory information relating to the

condition and management of the company, for and during the year ending the 31st day of the preceding December, and shall pay the commissioner, upon transmitting the same, the sum of five dollars.

SEC. 13. Any insurance company may insure against damage to property by lightning, whether such damage is caused by burning or otherwise, and shall be liable therefor.—Gen. Stat., ch. 157, sec. 9.

FOREIGN INSURANCE COMPANIES AND THEIR AGENTS.

[From chapter 174, General Laws.]

SECTION—

1. Prerequisites to the transaction of business in this state by foreign insurance companies.
2. License required—prerequisites thereto—how long to continue—fee therefor.
3. Agents, who may be licensed—fee: penalty for soliciting insurance without license.

SECTION—

4. Returns by foreign insurance companies—fees of commissioner, &c.
5. Tax on foreign insurance companies, how assessed and when paid: penalty for non-payment.

SECTION 1. No joint stock insurance company, not organized under the laws of this state, shall be admitted into this state to transact the business of such company, unless it shall possess a paid-up capital of two hundred thousand dollars, invested in securities readily convertible into cash, one hundred thousand dollars of which capital shall be invested in such securities other than mortgages of real estate; nor unless such company shall possess, in addition to such capital, assets equal in amount to all its outstanding liabilities, estimating fifty per cent. of premiums received on unexpired fire risks, and the whole amount of premiums received on marine risks as a liability, and the premium reserve on life risks, based on the actuaries' table of mortality, with interest at four per cent. as a liability; nor shall any mutual insurance company, not organized under the laws of this state, be admitted into this state for the transaction of the business of such company, unless it shall possess two hundred thousand dollars of cash assets invested as above, nor unless it shall possess such assets equal to all its outstanding liabilities (including re-insurance, to be estimated as in the case of joint stock insurance companies above named, and including the amount of guaranteed capital as a liability); nor shall any such joint stock or mutual insurance company, nor its agents, do

business in this state until it has filed with the insurance commissioner of this state a written stipulation, duly authenticated by the company, agreeing that any legal process affecting the company, served on the insurance commissioner for the time being, shall have the same effect as if served personally on the company within this state; nor until all the laws relating to insurance companies of other states, enacted by this state, shall have been complied with.

SEC. 2. It shall not be lawful for any such insurance company to transact any insurance business in this state unless such company shall first obtain license of the insurance commissioner authorizing the company so to do. Before receiving such license, the company shall file with the insurance commissioner a certified copy of its charter and by-laws, and a full statement, under oath, of its president and secretary, showing the financial condition and standing of the company, in accordance with blanks furnished by him, except in cases where the company have already filed such annual statement. Upon receiving such copies and statement, if the commissioner is satisfied with the same, and that the company meets and has complied with the requirement of section one of this chapter, he shall grant such license, authorizing such company to do insurance business by authorized agents, subject to the laws of this state, until the first day of April thereafter; and annually thereafter, on the first day of April, such license may be renewed, so long as such company shall comply with the requirements aforesaid, and the commissioner shall regard the company as safe, reliable, and entitled to public confidence. For each license and renewal, as above, the company shall pay to the insurance commissioner the sum of five dollars. Such license may be revoked at any time by the commissioner for the causes and in the manner prescribed by law.

SEC. 3. No person shall act as an agent of any such insurance company until he shall have filed with the insurance commissioner a certificate from the company, or its authorized general agent, authorizing him to act as such agent, and obtained license thereon from him so to do, for each company for which he proposes to act. Upon filing the certificate aforesaid, the commissioner shall issue a license to such person to act as an insurance agent in this state, provided the company for which such person proposes to procure or solicit applications for insurance therein shall be authorized to do insurance business in this state, which license shall continue until the first day of April thereafter, unless for cause revoked in the meantime; and, upon filing a certificate, as aforesaid, such license may be renewed on said first day of April, and annually thereafter; and for such license, and each subsequent renewal, the person

receiving the same shall pay to the commissioner the sum of one dollar. If any person shall solicit or receive any risk or application for insurance, or receive money or value therefor, for any insurance company or agent, without such license from the commissioner, or after the license granted to him or the company for which he acts as agent has been revoked, he shall be punished for each offence by fine not exceeding one hundred dollars, one half to the use of the prosecutor; but any policy issued on an application thus procured shall bind the company if otherwise valid: *Provided*, however, that this section shall not apply to any person who only acts as clerk to any insurance company or agent.

SEC. 4. Every such insurance company doing business in this state, shall, on or before the first day of March in each year, transmit to the insurance commissioner a statement, under oath, of its president and secretary, of the whole amount of premiums received in money, or in the form of notes, credits, loans, or any other substitute for money, by or on account of said company, during the year ending on the thirty-first day of the preceding December, for any insurance made by it on persons or property in this state, also exhibiting its assets, liabilities, amount of capital stock actually paid in, amount of outstanding risks, and the business, standing, and affairs of the company generally, in accordance with blanks to be furnished by the commissioner, adapted to the business of such company, and shall pay to the commissioner, upon filing said statement, the sum of five dollars. It shall also transmit to the commissioner a like statement of its standing and affairs at any other time when he shall require it.

SEC. 5. Every such insurance company, doing business in this state, shall pay to the state treasurer a tax of one per cent. upon its premium receipts, as specified in the preceding section, to be assessed by the insurance commissioner, on or before the first day of April each year, on the amount received during the year, ending on the thirty-first day of the preceding December. Said tax shall be paid within one month after notice from the commissioner of the amount thereof, and in case any insurance company shall refuse or neglect to pay the full amount of such tax, as aforesaid, the commissioner may, at his discretion, revoke the license of such company.

DAMAGES BY FIRE FROM LOCOMOTIVES.

[From chapter 162, General Laws.]

SECTION—

1. Proprietors of railroads liable for damage by fire.
2. They may insure exposed property.

SECTION—

3. Insurance by owners to enure to proprietors of railroads.

SECTION 1. The proprietors of every railroad shall be liable for all damages which shall accrue to any person or property, by fire or steam, from any locomotive or other engine on such road.—Sec. 8; 38 N. H. 242; 43 N. H. 627.

SEC. 2. Such proprietors shall have an insurable interest in all property situate on the line of such road, exposed to such damage, and may effect insurance thereon for their own benefit.—Sec. 9.

SEC. 3. Any insurance effected by the owners of such property thereon, shall so far inure to the benefit of the proprietors of such railroad, that in case of loss such proprietors shall be entitled to a deduction from the damages of the amount received thereon, except the premium and expense of recovering the same, or to an assignment of the policy, upon payment of the whole damages sustained.—Sec. 10.

LIFE INSURANCE POLICIES.

[From chapter 175, General Laws.]

SECTION—

1. Life insurance for benefit of married woman, to inure to her sole use.
2. To inure to benefit of party for whom procured.

SECTION—

3. If procured with intent and effect of defrauding creditors, party to refund premiums and interest.

SECTION 1. Any policy of insurance on the life of any person, expressed to be for the benefit of any married woman, whether effected by herself, or her husband, or any other person, shall inure for her benefit, or, in case of her death, to her children, if any, against the claims of the creditors or representatives of the person effecting the same.

SEC. 2. When a policy of insurance is effected by any person on his own life, or the life of another, expressed to be for the benefit of a third person or his representatives, the party for whose benefit such policy is so expressed to be made shall be entitled to the sum so insured, against the claims of the creditors or representatives of the party effecting the same.

SEC. 3. But if it appears that such policy was procured with intent and to the effect to defraud creditors of the person effecting the same, the party receiving the money secured by such policy shall be liable to such creditors for the amount of all premiums paid for such insurance and interest.

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THIRTY-EIGHTH ANNUAL REPORT

OF THE

RAILROAD COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE.

1882.

CONCORD:

PARSONS B. COGSWELL, STATE PRINTER.

1882.

RAILROAD COMMISSIONERS' REPORT.

To the Legislature of the State of New Hampshire:

The Railroad Commissioners of the state of New Hampshire herewith submit their thirty-eighth annual report for the year ending March 31, 1882, together with the returns to this office made by the several railroads doing business in the state.

As there is no session of the legislature this year, the Railroad Commissioners, in submitting this report, required by law, deem it advisable to confine themselves to a statement of facts in regard to the several railroads which are wholly or in part in this state, reserving opinions and suggestions for one which can be addressed directly to the law-making bodies that will have the power to act upon them. No new roads for steam cars have been built during the year covered by this report, but the extension of the Bethlehem branch of the Profile & Franconia Notch Railroad, from Bethlehem Junction to Bethlehem, has been completed.

The Manchester & Keene Railroad has been rescued from a doubtful and disgraceful condition, and put into a shape to serve the public; and the contracts have been executed which will result in the speedy construction of the Pemigewasset Valley Railroad from Plymouth to North Woodstock.

As will be seen by the statistical reports of the several railroads, nearly all the roads are able to show a gratifying increase in their earnings over the preceding year, which has enabled the managers to put the road-beds in better condition, add to their equipment, and generally improve their condition.

Taken together, our roads are at this time better qualified to offer the public safe, speedy, and cheap transportation for freight and passengers than ever before, and, if managed with a due regard to the rights of patrons as well as stockholders, can satisfy the reasonable demands of both.

With the addition of a few extensions and connecting links, the railway system of the state would be complete, and soon the question which legislators and boards of control must consider is that of management rather than of construction.

The law regulating the taxation of railroads, though founded on correct principles, causes much friction, and is a prolific source of litigation.

The assessment of the Board of Equalization settles nothing, and it is only after tedious and expensive hearings in the courts that the tax to be paid by each road is determined. This is an evil which promises to grow every year until corrected by legislation.

A protracted legal controversy has grown out of a contract, under the terms of which the Boston & Lowell and Concord Railroads are now operated, and is still undecided.

No reports have been received from the Manchester and Concord horse railroads for the past year.

The legislature of 1881 granted charters for horse railroads in Dover and Laconia. At the time of making this report (June 1) they are nearly completed.

At the late session (June, 1881) the following act was passed:

AN ACT relating to railroad bridges.

Be it enacted by the Senate and House of Representatives in General Court convened:

SECTION 1. That every railroad corporation shall erect and maintain suitable bridge-guards at every bridge or other structure, any portion of which crosses the railroad less than eighteen feet above the track, such guards to be approved by the board of railroad commissioners, and to be erected and adjusted to their satisfaction. Any corporation which refuses or neglects to comply with the provisions of this act shall for each month

of continuance in such neglect or refusal forfeit the sum of fifty dollars; and whoever shall wilfully destroy or break any such bridge-guard shall forfeit a sum not exceeding one hundred dollars, and be liable to imprisonment not exceeding thirty days.

SECT. 2. This act shall take effect December 1st, 1881.

Approved August 19, 1881.

The act has been complied with, we think, by every railroad in the state.

In several instances, to wit, the Concord, Northern, Nashua & Lowell, and P. & O. railroads, the board made personal examination of the guards before and after erection.

In conclusion, the commissioners desire to acknowledge the uniform courtesy and attention shown them by the officers and managers of the several railroads with whom they have come in contact while engaged in their official duties.

JAMES E. FRENCH,
CHAS. A. SMITH,
EDW. J. TENNEY,

Commissioners.

MOULTONBOROUGH, June 1, 1882.

Mileage of Railroads completed and in operation within the limits of the State of New Hampshire.

No.	MILES.
1. Ashuelot Railroad—Keene to Ashuelot.....	23.00
2. Atlantic & St. Lawrence Railroad (Grand Trunk Railway Company, lessee) — state line in Shelburne to Connecticut River at North Stratford	52.00
3. Boston, Concord & Montreal Railroad—Concord to Groveton.....	146.17
Branch—Wing Road to base of mountain.....	20.39
	<hr/> 166.56
4. Boston & Maine Railroad—state line, Mass., to state line, Me.....	34.75
5. Cheshire Railroad—state line, Mass., to state line, Vt.....	42.81
6. Concord Railroad—Concord to Nashua.....	35.00
7. Concord & Claremont Railroad—Concord to Claremont.....	56.00
Branch—Contoocook to Hillsborough Bridge.....	15.00
	<hr/> 71.00
8. Concord & Portsmouth Railroad—Portsmouth to Manchester.....	40.50
9. Dover & Winnepesaukee Railroad—Dover to Alton Bay.....	29.00
10. Eastern Railroad—Seabrook to Portsmouth	16.55
11. Fitchburg Railroad—state line, Mass., to Greenville.....	9.37
12. Manchester & Lawrence Railroad—Manchester to state line in Salem.....	22.39
13. Manchester & North Weare Railroad—Manchester to North Weare.....	19.00
14. Monadnock Railroad—state line, Mass., to Peterborough... ..	13.76
15. Mt. Washington Railway—base of mountain to summit.....	3.33
16. Nashua, Acton & Boston Railroad—Nashua to state line.....	4.75
17. Nashua & Lowell Railroad—Nashua to state line, Mass.....	5.25
18. Nashua & Rochester Railroad—Nashua to Rochester.....	48.81
19. Northern Railroad—Concord to West Lebanon.....	69.50
Branch—Franklin to Bristol.....	13.41
	<hr/> 82.91
20. Peterborough Railroad—Wilton to Greenfield.....	10.50
21. Portland & Ogdensburg Railroad—state line, Me., to state line, Vt.....	42.00
22. Portland & Rochester Railroad—state line, Me., to Rochester.....	3.00
23. Portsmouth, Great Falls & Conway Railroad—Portsmouth to Conway.....	71.37
24. Portsmouth & Dover Railroad—Portsmouth to Dover.....	10.88
25. Sullivan County Railroad—Windsor, Vt., to Bellows Falls, Vt.....	25.50
26. Suncook Valley Railroad—Suncook to Pittsfield.....	18.00
27. West Amesbury Branch Railroad—state line, Mass., to Newton.....	2.25
28. Wilton Railroad—Nashua to Wilton.....	15.50
29. Wolfeborough Railroad—Wakefield to Wolfeborough.....	12.00
30. Worcester & Nashua Railroad—state line to Nashua.....	6.63
31. The Peterborough & Hillsborough Railroad—Peterborough to Hillsborough Bridge	19.50
32. Manchester & Keene Railroad—Greenfield to Keene	29.55
33. Profile & Franconia Notch Railroad—Franconia to Profile House.....	13.00
34. Whitefield & Jefferson Railroad—Whitefield to Jefferson.....	10.00
	<hr/>
Total mileage completed within the limits of the state.....	1,008.09

HORSE RAILROADS.

1. Manchester Horse Railroad	2.50
2. Concord Horse Railroad.....	3.85
	<hr/>
Total mileage completed in the state.....	6.35

STATEMENT
OF THE
FINANCIAL CONDITION OF RAILROADS
IN NEW HAMPSHIRE.

CONCORD RAILROAD.

Line of Road — Concord to Nashua, 35 miles, double track. Branch: Concord to Hooksett, 7 miles. Leased: Concord & Portsmouth Railroad, 40.5 miles; Manchester & North Weare Railroad, 19 miles; Suncook Valley Railroad, 20 miles; Nashua, Acton & Boston Railroad, 20.21 miles. Total leased lines, 99.26 miles.

The Manchester & Lawrence Railroad, 26 miles, is also operated by this company, consequently the total mileage of road operated by the Concord corporation is 167.26 miles, of which 148.64 miles are in the state.

The financial statement of the road shows a large increase in the gross earnings over the preceding year, and but for the large payments (\$168,000) on account of N. A. & B. R. R., and improvements at Concord, the net earnings would show a still larger increase.

During the year the excellent condition of the road-bed and track has been fully maintained, and large additions have been made to the rolling-stock. A branch about one mile in length has been built from East Epping on line of Concord and Portsmouth road, making connection with the Hedding Camp-Meeting Grounds.

Work has been commenced upon a new freight-house at Concord, and other much-needed improvements for the convenience of the road and its patrons at that station are being made.

From the directors' report we quote as follows :

“At the last session of the legislature of New Hampshire, a law was passed authorizing a sale of the Manchester & Keene Railroad by auction, and its purchase by other railroads. It was deemed advisable for the Concord Railroad Corporation to have an interest in said road, and it has therefore purchased one half of the property and franchise, the remaining interest having been purchased by the Boston & Lowell Railroad Co.

“The contracts for the business of this corporation over the Boston & Lowell Railroad and the Nashua & Lowell Railroad expired the past year, and it became necessary to renew them, or make some arrangement as a substitute therefor. There being some difference of opinion between the various corporations as to the terms of a renewal of the old contracts, and in view of the many matters in which these roads and the Concord Railroad had a mutual interest, it was thought desirable, if possible, to make an arrangement by which the facilities afforded the public would be increased, by more economically working the roads between Concord and Boston as parts of a continuous line, without detriment to the interests of the stockholders of either of the corporations ; and with that object a contract was entered into between the companies, under date of August 19, 1881.

“The supreme court of New Hampshire having pronounced an opinion ‘against the performance of the contract because it is [was] the formation of a partnership ; and for aught that appears in those [the] facts, substantially all the public and private advantages of economy, convenience, and efficiency, which the contract was made to secure, can be obtained by such a business connection, not a partnership, as it is the duty of the directors of the several parts of the line to form,’* said contract has been abrogated and annulled, and a business arrangement has been made in conformity with the following votes, viz. :

*Extract from opinion of the court, by DOB, C. J.

“ ‘That the supreme court of the state of New Hampshire having pronounced an opinion upon the validity of the contract of August 19, 1881, between the Concord Railroad Corporation and the Boston & Lowell Railroad Corporation, said contract is hereby abrogated and annulled on and after April 30, 1882; that this corporation form a business connection with the Boston & Lowell Railroad Corporation (said Boston & Lowell Railroad Corporation by similar vote assenting and agreeing thereto) commencing May 1st, 1882, to continue until September 1st, 1886; that this corporation will accept forty per cent. of the gross income under said business connection as its proportion thereof; that this corporation will assume and pay forty per cent. of the amount of the gross expenses under the above business connection; that no changes of the present local or through rates of transportation shall be made without the approval of the directors; that Henry C. Sherburne be and he is hereby appointed manager of this corporation under said business connection; that C. E. A. Bartlett be and he is hereby appointed cashier of this corporation under said business connection, and that he shall give satisfactory bond for the faithful performance of his duties; that the connection provided for by the preceding votes is intended to secure to this corporation, so far as can be legally done, substantially the same relative pecuniary results that would have resulted under the contract of August 19, 1881, except that this corporation shall not be liable for any risks of employes, passengers, or freight on the local business of any other road than the roads of this corporation.’ ”

under which the Concord Railroad is now being operated as part of a continuous line between Concord and Boston. The experience of the last seven months has shown that the public, to whom the roads desire to give all the conveniences and facilities possible, approve such a business connection, and there seems to be no reason why it will not prove mutually advantageous to both the patrons of the road and its stockholders.

“ACCIDENTS.

“The following casualties have occurred during the year, viz. :

“May 19th. A Canadian Frenchman (name unknown), while walking upon the track a short distance below Manchester station, was struck by a passing train, and fatally injured.

“Sept. 13th. B. F. Buswell, foreman of track repairs, while at work in the yard at Nashua, was run over by a freight train, and killed.

“Dec. 26th. F. H. Warren, while employed in shifting cars in the yard at Manchester, was run over by the train, and fatally injured.”

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$1,258,419.85	
Total expense, including taxes,	993,116.64	
Net income,	<u> </u>	\$265,303.21
Rentals,		<u>46,211.50</u>
Balance applicable to dividends,		\$219,091.71
Dividends declared,		<u>150,000.00</u>
Balance for the year,		\$69,091.71
Deduct various entries made during the year, not included above :		
Manchester & Lawrence Railroad,		<u>68,791.93</u>
Profit and loss carried forward to next year,		\$299.78
The above amount (\$993,116 64) includes the following :		
Nashua, Acton & Boston Railroad,		\$110,000.00
Improvements at Concord,		20,000.00
Reserved for future improvements at Concord, and for new through line freight and passenger cars,		38,000.00

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$338,030.98	
through passengers,	100,875.23	
express and extra baggage,	18,107.34	
mails,	11,721.22	
Total, passenger department,	<u> </u>	\$468,734.77
From local freight,	\$399,733.22	
through freight,	299,553.84	
Total, freight department,	<u> </u>	\$699,287.06
Total transportation earnings,		<u>\$1,168,021.83</u>

Amount brought forward,	\$1,168,021.83
Rental of land and buildings,	\$12,005.35
Old rails sold,	48,455.74
Miscellaneous,	29,936.93
	<hr/>
	\$90,398.02
	<hr/>
Total income from all sources,	\$1,258,419.85

Expenses.

Salaries general officers and clerks,	\$23,104.76
Law expenses,	6,167.04
Insurance,	3,332.86
Stationery and printing,	6,920.49
Outside agencies and advertising,	2,591.53
Contingencies,	7,084.22
Repairs bridges (including culverts and cattle guards),	9,863.33
Repairs buildings,	19,413.89
Repairs fences, road-crossings, and signs,	2,960.88
Renewal rails,	51,550.55
Renewal ties,	23,735.83
Repairs roadway and track,	70,719.10
Repairs locomotives,	32,010.80
Fuel for locomotives,	112,504.09
Water supply,	5,551.51
Oil and waste,	11,931.14
Locomotive service,	58,417.96
Repairs passenger cars,	19,041.00
Passenger train service,	24,736.19
Passenger train supplies,	641.47
Mileage, passenger cars (debit balance),	1,504.01
Repairs freight cars,	26,708.06
Freight train service,	30,236.17
Freight train supplies,	161.48
Mileage, freight cars (debit balance),	9,042.85
Telegraph expenses (maintenance and operating),	3,577.51
Damage and loss of freight and baggage,	420.65
Damage to property and cattle,	733.17

Personal injuries,	\$1,821.90
Agents and station service,	95,308.13
Station supplies,	7,310.87
Gas-lights,	4,182.45
Taxes, local,	6,887.78
Taxes, state,	37,905.62
Repairing wharves,	4,548.17
Switchmen and watchmen,	20,101.70
Freight division office,	1,368.84
Repairing gravel-cars,	192.64
Repairing hand-cars,	26.43
Repairing snow-plows,	875.38
Repairing stationary engines,	1,730.98
Patterns,	273.52
Shop tools,	5,989.05
Removing snow and ice,	4,703.32
New engine-house, Concord,	29,871.87
New depot at Nashua,	6,049.88
New locomotives,	3,999.99
New freight cars,	9,569.78
New passenger cars,	12,319.61
New freight station at Concord,	2,160.05
Manchester & Keene Railroad,	825.78
Miscellaneous,	2,430.36
Total operating expenses, and taxes, —————	\$825,116.64
Rentals :	
Concord & Portsmouth Railroad,	\$25,000.00
Suncook Valley Railroad,	10,211.50
Nashua, Acton & Boston Railroad,	11,000.00
Paid Manchester & Lawrence Railroad on account,	68,791.93
Nashua, Acton & Boston Railroad,	110,000.00
improvements at Concord,	20,000.00
Reserved for future improvements at Concord,	
and new through line freight and passenger cars,	38,000.00
Paid two dividends, 5 per cent. each,	150,000.00
Total,	<u>\$1,258,120.07</u>

ASSETS AND LIABILITIES.		CR.
DR.		
Construction, \$1,500,000.00	Capital stock, \$1,500,000.00	
Ridgde's Wharf, Portsmouth, 51,507.72	Det. and contingent, 110,896.03	
Notes receivable, 50,378.63	Interest account, 79,171.79	
Mt. Washington Railroad, 173.61	Manchester & North Weare R. R., 6,552.24	
Suncook Valley Railroad, 63,060.00	Concord Railroad, 48,000.00	
Boston, Lowell & Concord Roads, 180,649.62	Manchester & Lawrence Railroad, 32,000.00	
Manchester & Keene Railroad, 91,278.47	Rentals: Concord & Portsmouth	
Nashua, Acton & Boston Railroad, 30,000.00	Railroad, 6,250.00	
Through Line freight cars, 99,750.00	Suncook Valley Railroad, 3,762.50	
Through traffic expense, 545.00	Nashua, Acton & Boston	
Engine "Gladiator" (John H. Pearson and F. M. Stevens), 16,417.06	Railroad, 2,866.67	
Cash on hand, 107,900.79	Manchester & Lawrence Railroad	
	material account, 10,175.58	
	Risk account, 3,932.09	
	Notes payable, 250,000.00	
	Improvements at Concord, 20,000.00	
	Future improvements at Concord, and Through Line Freight and	
	passenger cars, 38,000.00	
	Concord Railroad dividend, May 1, 75,000.00	
	Concord R. R. dividends unpaid, 3,184.00	
	Concord & Portsmouth Railroad	
	dividends unpaid, 1,421.00	
	Suncook Valley Railroad dividends unpaid, 450.00	
\$2,191,660.90	\$2,191,660.90	

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	240,837	
freight trains,	326,038	
switching trains,	178,856	
other trains,	39,606	
Total train mileage,		785,337
Miles run by passenger, mail, and baggage cars,	240,837	
Miles run by freight cars,	326,038	

5 mos. to Aug. 31, '81. 7 mos. to Mar. 31, '82.

B. L. & C. R. R.'s
joint business
connection.

Number of local passengers (including season),	133,590	2,373,312
Number of through passengers,	165,054	200,385
Total number of passengers carried,	298,644	2,573,697
Total passenger mileage, passengers carried 1 mile,	6,874,396	36,563,188
Number tons local freight carried,	133,728 $\frac{1677}{2000}$	492,401 $\frac{1075}{2000}$
Number tons through freight carried,	314,094 $\frac{1145}{2000}$	568,540 $\frac{279}{2000}$
Total freight mileage, trans. 1 mile,	14,667,975	43,270,404

Average number of persons employed, 550.

Length of road, $34\frac{1}{2}$ miles, 158 feet.

Length of sidings, 29 miles, 292 feet.

ROLLING STOCK.

Engines,—wood, 21 ; coal, 17 ;—total, 38. Passenger, with power brake, 14. Freight, 15 ; with power brake, 3. Switching, 9.

Cars: 407 box freight, 493 platform freight, 100 coal, 3 cattle, 154 gravel, 10 freight saloon, 2 construction, 1 wrecking, 2 crane, 2 gougers, 42 passenger, 1 paymaster's, 11 baggage, 6 combination baggage and mail, 3 milk cars,—total, 1,237. Kind of power brake, Westinghouse automatic.

OFFICERS.

President—J. Thomas Vose, Boston, Mass.

Treasurer—Nathan Parker, Manchester.

Corp. Clerk—Joseph W. Fellows, Manchester.

Gen. Manager—H. C. Sherburne, Concord.

Superintendent—H. E. Chamberlin, Concord.

Gen. Freight Agent—J. S. Lincoln, Boston, Mass.

Gen. Ticket Agent—B. F. Kendrick, Boston, Mass.

Cashier—C. E. A. Bartlett, Boston, Mass.

Directors—J. Thomas Vose, Boston, Mass. ; Frederick Smyth, Manchester ; Samuel N. Bell, Manchester ; Benjamin A. Kimball, Concord ; Francis B. Hayes, Boston, Mass. ; Henry C. Sherburne, Concord ; James W. Johnson, Enfield.

Corporate name of company, and principal address :

Concord Railroad, Concord, N. H.

MANCHESTER & LAWRENCE RAILROAD.

Line of Road.—Manchester to the state line at Methuen, Mass. Length, 22.39 miles. Leased of the Boston & Maine Railroad, the Methuen Branch, 3.75 miles. Total length of road operated, 26.14 miles.

This road is operated by the Concord Railroad under a business arrangement, there being no actual lease.

Separate accounts of its earnings and expenses are kept, and are reported in the financial statement below.

No accident has occurred to the road or its trains during the year, such as to interfere with its regular operations, and no passenger or employé has been injured.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$199,848.38
Total expense, including taxes,	88,648.52
Net income,	————— \$111,199.86
Rentals,	11,000.00
Balance applicable to dividends,	100,199.86
Dividends declared, 10 per cent.,	100,000.00
Balance for the year,	199.86

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$49,472.60
through passengers,	20,180.71
express and extra baggage,	6,095.82
mails,	3,453.90
Total, passenger department,	————— \$79,203.03
Local freight,	\$27,518.85
Through freight,	20,597.97
Total, freight department,	————— \$48,116.82

Total transportation earnings,	\$127,319.85
Miscellaneous,	3,604.19
Concord Railroad,	68,791.93
Rentals land and buildings,	132.41
	<hr/>
Total income from all sources,	\$199,848.38

Expenses.

Salaries, general officers, and clerks,	\$891.67
Law expenses,	62.25
Stationery and printing,	165.52
Outside agencies and advertising,	80.78
Contingencies,	107.13
Repairs buildings,	39.74
Repairs fences, road-crossings, and signs,	125.41
Renewal rails,	9,747.00
Renewal ties,	1,099.59
Repairs road-way and track,	8,363.03
Fuel for locomotives,	18,698.91
Water supply,	42.91
Locomotive service,	4,549.20
Passenger train service,	2,770.38
Passenger train supplies,	23.60
Freight train service,	1,732.22
Damage to property and cattle,	213.00
Agents and station service,	4,294.93
Station supplies,	388.10
Removing snow and ice,	335.78
Taxes,	14,917.37
Notes payable,	20,000.00
Rent of Methuen Branch,	11,000.00
Total operating expenses and taxes,	<hr/> \$99,648.52

ASSETS AND LIABILITIES.

DR.	CR.
<div>Construction, \$1,000,000.00</div> <div>Telegraph, 4,770.35</div> <div>Hooksett branch, 18,000.00</div> <div>New car account, Vt. Central, 17,353.60</div> <div>Concord, M. & L. R. R., 32,000.00</div> <div>Suncook Valley R. R., 420 2-5 sh., 42,040.00</div> <div>Mt. Washington R. R., 37 sh., 3,700.00</div> <div>Cash, 56,729.89</div> <div>\$1,174,593.84</div>	<div>Capital stock, \$1,000,000.00</div> <div>Interest, 2,342.41</div> <div>Dividends unpaid, 6,679.50</div> <div>Dividend, May 1, 1882, 50,000.00</div> <div>Income and expense, 115,571.93</div> <div>\$1,174,593.84</div>

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	49,067	71,584
freight trains,	22,517	
Total train mileage,	—————	
Number of local passengers (including season),	99,085	
Number of through passengers,	56,003	
Total number of passengers carried,	—————	155,088
Total passenger mileage,		2,306,977
Number tons local freight carried,	28,783 $\frac{32}{2000}$	
Number tons through freight carried,	50,193 $\frac{719}{2000}$	
Total tons freight carried,	—————	78,976 $\frac{751}{2000}$
Total freight mileage,		1,574,688
Average number of persons employed,		60
Length of road, including Methuen Branch (3 miles),		26 $\frac{474}{1000}$ miles.
Sidings,		2 miles 4,768 ft.

OFFICERS.

President—B. F. Martin, Manchester.

Treasurer—Geo. B. Chandler, Manchester.

Clerk of Corporation—S. N. Bell, Manchester.

Asst. Supt.—J. W. Hildreth, Manchester.

Directors—B. F. Martin, Manchester; Edward A. Abbot, Boston, Mass.; Joseph W. Smith, Andover, Mass.; Nathan Parker, Manchester; William A. Tower, Boston, Mass.; Asa Fowler, Concord; John A. White, Concord.

Principal place of business of corporation, at Manchester, N. H.

CONCORD & PORTSMOUTH RAILROAD.

Line of Road.—Manchester to Portsmouth, 41 miles. The original line of road was from Concord to Portsmouth, 59 miles. Length of sidings, $6\frac{1}{2}$ miles.

This road is operated by the Concord Railroad under a business contract, and no separate account is kept of its earnings and expenses, all being included in the report of the Concord Railroad.

No accidents are reported for the year.

FINANCIAL STATEMENT, MARCH 31, 1881.

General Exhibit.

Total income (rental),	\$25,000.00	
Total expense of organization,	500.00	
Net income,	—————	\$24,500.00
Balance applicable to dividends,		24,500.00
Dividends declared, 7 per cent.,		24,500.00
Balance for the year, none.		

OFFICERS.

President—Stephen Kenrick, Franklin.

Treasurer—Moody Currier, Manchester.

Clerk—William H. Hackett, Portsmouth.

Superintendent—H. E. Chamberlin, Concord.

Directors—Stephen Kenrick, Franklin; B. F. Martin, Manchester; Joseph B. Walker, Concord; S. N. Bell, Manchester; J. J. Pickering, Portsmouth; J. J. Bell, Exeter; Walter M. Parker, Manchester.

Corporate name and principal address: Concord & Portsmouth Railroad, Concord, N. H.

MANCHESTER & NORTH WEARE RAILROAD.

Line of Road.—Manchester to North Weare. Length, 19 miles.

This line is operated by the Concord Railroad, by whom is returned the financial returns given below.

FINANCIAL STATEMENT, MARCH 31, 1882.

Passenger and freight earnings,	\$28,183.22	
Express earnings,	999.97	
Mail earnings,	803.00	
Milk-car earnings,	1,748.06	
Gross earnings,	<hr/>	\$31,734.25
Operating expenses,		31,686.51
Net earnings,		<hr/> \$47.74

OFFICERS.

President—Phinehas Adams, Manchester.

Treasurer—Josiah Carpenter, Manchester.

Clerk—C. H. Bartlett, Manchester.

Superintendent—H. E. Chamberlin, Concord.

Directors—Phinehas Adams, Clinton W. Stanley, Charles E. Balch, Charles Chase, of Manchester; Jesse Gault, of Hooksett; B. A. Kimball, of Concord; J. Thomas Vose, of Boston, Mass.

Corporate name and principal address: Manchester & North Weare Railroad, Manchester, N. H.

SUNCOOK VALLEY RAILROAD.

Line of Road.—Pittsfield to the line of the Hooksett Branch of the Concord Railroad in Suncook village, 19 miles.

This road is operated by the Concord Railroad under a lease of date January 1, 1870. The lessees furnish necessary equipment.

No separate accounts of earnings and expenses are kept, all being included in returns of lessees.

FINANCIAL STATEMENT, MARCH 31, 1882.

Total income,	\$14,700.00	
Total expense,	300.00	
Balance applicable to dividend,	—————	\$14,400.00

ASSETS AND LIABILITIES.

DR.		CR.
<hr/>		
Construction account, including all items of assets,	\$350,296.00	Capital stock, including all items of debt, \$350,296.00
<hr/>		

OFFICERS.

President—Samuel N. Bell, Manchester.

Superintendent—H. E. Chamberlin, Concord.

Treasurer—James A. Weston, Manchester.

Directors—Samuel N. Bell, M. V. B. Edgerly, Frederick Smyth, Manchester; Natt Head, Hooksett; L. R. Towle, R. L. French, Pittsfield; C. H. Carpenter, Chichester.

Corporate name and principal address: Suncook Valley Railroad, Manchester, N. H.

NASHUA, ACTON & BOSTON RAILROAD.

Line of Road.—Nashua to Acton, Mass., 20.21 miles, of which 4.75 miles are in New Hampshire. The road is leased to the Concord Railroad for a term of ten years, from January 1, 1876, at an annual rental of \$11,000.

The earnings and expenses of the road are included in those of the Concord R. R.

I have been unable to obtain any statement in regard to its financial condition.

A separate organization is maintained, with officers as follows :

OFFICERS.

President—J. C. Moulton, Laconia.

Treasurer—F. D. Cook, Nashua.

Clerk—J. B. Goodrich, Nashua.

Directors—J. C. Moulton, Laconia ; B. A. Kimball, Concord ; H. C. Sherburne, Concord ; J. T. Vose, Boston, Mass. ; F. B. Hayes, Boston, Mass. ; W. P. Wilson, Boston, Mass. ; Frederick Smyth, Manchester ; Samuel N. Bell, Manchester ; J. W. Johnson, Enfield.

Corporate name and principal address : Nashua, Acton & Boston Railroad, Nashua, N. H.

MANCHESTER & KEENE RAILROAD.

Line of Road.—Keene to Greenfield, 29.55 miles.

No report of the earnings and expenses of this road has been made to us. The road has been put in good condition, and since January last has been run by the Boston, Lowell & Concord Railroad.

OFFICERS.

President—W. W. Bailey, Nashua.

Treasurer—J. H. Buttrick, Lowell, Mass.

Clerk—T. E. Hatch, Keene.

Directors—W. W. Bailey, B. F. Kendrick, G. Y. Sawyer, Jr., Dana Sargent, E. P. Emerson, Nashua ; George B. Twitchell, Keene ; Charles E. Paige, Lowell.

Corporate name and principal address : Manchester & Keene Railroad, Nashua, N. H.

NORTHERN RAILROAD.

Line of Road.—Concord to White River Junction, Vt., 69.5 miles. Branch, Franklin to Bristol, 13.41 miles. Total length of road operated by the company, 82.91 miles, with 16.5 miles of side track.

The Northern road also operates the Concord & Claremont and Peterborough & Hillsborough roads, and are principal owners in those lines.

A comparison of the earnings and expenses of the past year with the preceding year shows an increase in both, with a small increase in net income.

During the year the entire track has been relaid with steel rails, the equipment and other property have been well maintained, and are now in better condition than at any time heretofore.

In their annual report the directors say :

“The through rates on Western business have continued to be very low, and there has been comparatively a much lighter traffic from the West than for some time heretofore ; but it is hoped that the recent arrangements made by the large lines may have the effect of sustaining reasonable rates, and thereby somewhat increase the amount of earnings from this business.

“Relations with connecting roads continue friendly. A contract has been executed during the year with the Central Vermont Railroad, which, it is hoped, will prove mutually advantageous, and tend to harmonize any differences heretofore existing.

“The contracts between this corporation and the roads south of Concord expired during the past year, and negotiations for new ones are now pending.

“The Manchester & Keene Railroad is now in continuous operation ; and it is hoped that the Peterborough & Hillsborough Railroad, from having this connection, which has long been needed, will be able to increase the amount which it has heretofore earned.

“The legislature at its last session passed an act to authorize the union of the Concord & Claremont (N. H.) Railroad with

this corporation. It is recommended that said act be accepted, and that the stockholders authorize the directors to agree upon the terms, conditions, and guaranties of such union.

“ The indebtedness of the corporation remains as it was last year, consisting of coupon notes amounting to \$177,000, and the guaranty by this corporation of bonds of the Concord & Claremont (N. H.) Railroad to the amount of \$299,500 in addition to those owned by it. It also continues to purchase the semi-annual interest coupons on one hundred thousand dollars of bonds of the Peterborough & Hillsborough Railroad, amounting to \$6,500 per annum.

“ The Ogdensburg & Lake Champlain Railroad Company’s claim upon the Northern Railroad and other roads in the line, to recover a large sum alleged to be due under the old line contract, has been denied by the roads against which it is made; and suits against this corporation and other roads in the line are now pending.”

ACCIDENTS.

The following accidents have occurred during the year :

June 6, 1881, Alonzo Phillips, of Campton, N. H., in attempting to get on a passenger train in Concord depot, fell under the cars, and received fatal injuries.

September 28, 1881, Charles Bridgman, of Lebanon, while riding on top of a freight train, was struck by a bridge near North Boscawen, and killed.

December 24, 1881, Perley Riford, a brakeman, fell from a freight train in one of the bridges at Fisherville, and was killed.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$528,404.05	
Total expense, including taxes,	405,674.98	
Net income,	<hr/>	\$122,729.07
Excess of interest received over interest paid,		48,720.69
Premiums added,		14,474.81
		<hr/>
Balance applicable to dividends,		\$185,924.57

Dividends declared, 6 per cent.,	\$179,838.00
Balance for the year,	\$6,086.57
Balance (profit and loss) last year,	<u>144,733.88</u>
Balance (profit and loss) carried forward to next year,	\$150,820.45

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$98,592.65	
through passengers,	75,231.46	
express,	7,500.00	
mails,	14,690.67	
Total, passenger department,	—————	\$196,014.78
From local freight,	\$138,055.42	
through freight,	191,003.86	
Total, freight department,	—————	\$329,059.28
Total transportation earnings,		\$525,074.06
From rents of buildings, etc.,		<u>3,329.99</u>
Total income from all sources,		\$528,404.05

Expenses.

Salaries, general officers, and clerks,	\$18,335.12
Law expenses,	1,785.73
Insurance,	3,820.00
Stationery and printing,	2,674.15
Outside agencies and advertising,	2,481.89
Contingencies,	6,845.78
Repairs bridges (including culverts and cattle-guards),	6,426.41
Repairs buildings,	14,880.27
Repairs fences, road-crossings, and signs,	2,185.71
Renewal rails,	25,008.42
Renewal ties,	10,845.02

Repairs road-way and track,	\$59,414.37	
Repairs locomotives,	18,506.04	
Fuel for locomotives,	63,542.06	
Water supply,	847.35	
Oil and waste,	2,430.65	
Locomotive service,	25,772.66	
Repairs passenger cars,	7,562.59	
Passenger train service,	8,485.03	
Passenger train supplies,	1,359.31	
Mileage, passenger cars (debit balance),	5,361.86	
Repairs freight cars,	37,176.57	
Freight train service,	11,909.25	
Freight train supplies,	767.16	
Mileage, freight cars (debit balance),	33,103.71	
Telegraph expenses (maintenance and operating),	2,592.65	
Damage and loss of freight and baggage,	1,944.96	
Damage to property and cattle,	1,272.36	
Personal injuries,	140.90	
Agents and station service,	13,751.82	
Station supplies,	4,733.10	
Total operating expenses,	—————	\$395,962.90
Taxes,		9,712.08
Total operating expenses and taxes,		<u>\$405,674.98</u>

ASSETS AND LIABILITIES.

DR.			CR.
Construction account,	\$3,068,400.00	Capital stock,	\$3,068,400.00
711 shares Northern Railroad,	37,708.34	Funded debt, due April, 1874,	
Cash items:		bond,	100.00
Cash, \$59,833.04 and \$9,326.41,	69,159.45	Unfunded debt, as follows:	
Bills receivable,	1,050,667.50	Interest unpaid,	519.00
Other assets:		Dividends unpaid,	8,194.26
Materials and supplies,	109,915.69	Notes payable,	177,000.00
Improvement account,	80,000.00	Dividend, June 1, 1882,	89,919.00
Concord & Claremont (N. H.) Railroad,	254,245.72	Other liabilities, contingent fund,	1,175,143.99
		Profit and loss or income accounts,	150,820.45
Total assets,	<u>\$4,670,096.70</u>	Total liabilities,	<u>\$4,670,096.70</u>

Mileage, Traffic, etc.

Mileage, passenger trains,	195,088	
freight trains,	253,513	
switching trains,	33,327	
other trains,	3,901	
Total train mileage,	<hr/>	485,829
Number local passengers (including season),	116,139	
Number of through passengers,	73,733	
Total number of passengers carried,	<hr/>	189,872
Mileage of local passengers (north or east),	779,073	
Mileage of local passengers (south or west),	726,475	
Mileage of through passengers (north or east),	2,892,650	
Mileage of through passengers (south or west),	3,214,130	
Total passenger mileage,	<hr/>	7,612,328
Number tons local freight carried,	69,296	
Number tons through freight carried,	428,927	
Total tons freight carried,	<hr/>	498,223
Mileage of local tonnage (north or east),	778,441	
Mileage of local tonnage (south or west),	829,113	
Mileage of through tonnage (north or east),	5,839,487	
Mileage of through tonnage (south or west),	23,328,821	
Total freight mileage,	<hr/>	30,775,862
Average number of persons employed,		about 390

Length of road, branches, sidings, etc. :

Main line,	69.5
Bristol Branch,	13.41
Sidings,	16.5

ROLLING STOCK.

10 passenger locomotives ; 13 freight locomotives ; 362 long merchandise cars ; 49 short merchandise cars ; 1 mail car ; 2 mail and smoking cars ; 12 passenger cars ; 7 baggage cars ; 18 gravel cars.

OFFICERS.

President—Henry C. Sherburne.

Superintendent—George E. Todd.

Treasurer—Geo. A. Kettell.

Clerk—Wm. L. Foster.

Cashier—Geo. K. Hazeltine.

Directors—Henry C. Sherburne, Uriel Crocker, Geo. W. Nesmith, Francis B. Hayes, Josiah H. Benton, Jr., Geo. E. Todd, Alvah W. Sulloway.

Corporate name of company and principal address : Northern Railroad, Concord, N. H.

PETERBOROUGH & HILLSBOROUGH RAILROAD.

Line of Road.—Hillsborough Bridge to Peterborough, 18.5 miles.

This road is operated by the Northern road, a separate account of its earnings and expenses being kept.

The equipment for running the road is furnished by the Northern, the P. & H. being without rolling stock.

The returns for the year show the road to be nearer self-supporting than any year since its completion. The deficit for 1882 is \$3,005 as compared with 1881—\$6,270.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$17,776.74	
Total expense, including taxes,	14,282.00	
Net income,	<hr/>	\$3,494.74
Interest on funded debt paid by North- ern Railroad,		6,500.00
Balance for the year (deficit),		3,005.26
Balance last year, deficit,		18,159.22
		<hr/>
Balance (profit and loss) carried forward to next year,		\$21,164.48

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$6,888.61	
mails,	1,177.27	
Total, passenger department,	<hr/>	\$8,065.88
From local freight,	\$9,508.34	
Total, freight department,	<hr/>	\$9,508.34
Income from other sources :		
Rent of buildings,		\$148.75
Miscellaneous,		53.77
		<hr/>
Total income from all sources,		\$17,776.74

Expenses.

Insurance,	\$200.00
Stationery and printing,	174.20
Outside agencies and advertising,	10.00
Contingencies,	21.34

Repairs bridges (including culverts and cattle-guards),	\$1,118.20	
Repairs buildings,	132.99	
Repairs fences, road-crossings, and signs,	70.45	
Renewal ties,	1,003.86	
Repairs road-way and track,	4,295.07	
Repairs locomotives,	1,599.18	
Fuel for locomotives,	2,496.36	
Water supply,	1.17	
Locomotive service,	461.88	
Passenger train service,	253.25	
Passenger train supplies,	4.00	
Mileage, passenger cars (debit balance),	10.00	
Repairs freight cars,	194.87	
Freight train service,	253.25	
Freight train supplies,	6.70	
Telegraph expenses (maintenance and operating),	2.25	
Damage and loss of freight and baggage,	1.83	
Damage to property and cattle,	65.10	
Personal injuries,	25.00	
Agents and station service,	1,709.13	
Station supplies,	171.92	
Total operating expenses,	—————	\$14,282.00

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account (incomplete),	\$45,279.29	Capital stock,	\$45,000.00
No rolling stock.		Funded debt—1st mortg'e bonds,	\$100,000; 2d, \$65,000,
Cash items:		Unfunded debt, as follows:	165,000.00
Cash,	2,150.36	Interest unpaid,	19,630.00
Bills receivable,	1,250.00	Maturity,	8,626.02
Other assets:			
Debit balances,	189,576.37		
Total assets,	\$238,256.02	Total liabilities,	\$238,256.02

MILEAGE, TRAFFIC, ETC.

Number of local passengers (including season),	6,816½	
Number of through passengers,	6,215½	
Total number of passengers carried,	—————	13,032
Mileage of local passengers (north or east),	31,177	
Mileage of local passengers (south or west),	27,854	
Mileage of through passengers (north or east),	29,526	
Mileage of through passengers (south or west),	34,053	
Total passenger mileage,	—————	122,610
Number tons local freight carried,	9,907	
Total tons freight carried,	—————	9,907
Mileage of local tonnage (north or east),	57,028	
Mileage of local tonnage (south or west),	42,115	
Total freight mileage,	—————	99,143
Average number of persons employed,		about 25
Length of road, branches, sidings, etc.,		18.5

OFFICERS.

President—Josiah Minot, Concord.

Treasurer and Clerk—E. H. Woodman, Concord.

Superintendent—Geo. E. Todd, Concord.

Directors—Josiah Minot, John M. Hill, Gust Walker, Concord; H. K. French, Peterborough; J. C. Campbell, Hillsborough; J. M. Rumrill, Springfield, Mass.

Corporate name of company and principal address: Peterborough & Hillsborough Railroad, Concord, N. H.

CONCORD & CLAREMONT RAILROAD.

Line of Road.—Concord to Claremont Junction, on the Sullivan County Railroad, 56 miles. Branch: Contoocook to Hillsborough, 14.9 miles. Sidings, 7.75. Total length of road operated by company, 70.9 miles.

This line is operated by the Northern Railroad, who hold \$254,245.72 of its stock and debt, and who guarantee its bonds to the amount of \$299,500, in addition to those owned by it.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,		\$151,220.16
Total expense, including taxes,		110,644.72
		<hr/>
Net income,		\$40,575.44
Interest on funded debt,	\$35,000.00	
Interest on unfunded debt,	5,575.44	
	<hr/>	\$40,575.44
Balance (profit and loss) carried forward to next year,		\$7,299.93

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$58,987.51	
express,	1,800.00	
mails,	3,171.83	
Total, passenger department,	<hr/>	\$63,959.34
From local freight,	\$86,686.80	
Total, freight department,	<hr/>	\$86,686.80
Income from other sources:		
Rent of buildings, etc.,		\$574.02
		<hr/>
Total income from all sources,		\$151,220.16

Expenses.

Salaries of general officers and clerks,	\$4,597.90	
Law expenses,	22.75	
Insurance,	1,733.33	
Stationery and printing,	648.26	
Outside agencies and advertising,	195.25	
Contingencies,	881.04	
Repairs bridges (including culverts and cattle guards),	715.88	
Repairs buildings,	1,523.70	
Repairs of fences, road-crossings, and signs,	1,075.73	
Renewal rails,	14,204.68	
Renewal ties,	6,358.27	
Repairs roadway and track,	28,776.11	
Repairs locomotives,	4,934.98	
Fuel for locomotives,	10,582.37	
Water supply,	748.40	
Oil and waste,	573.48	
Locomotive service,	5,108.77	
Repairs passenger cars,	2,998.88	
Passenger train service,	2,731.53	
Passenger train supplies,	201.45	
Mileage, passenger cars (debit balance),	2,400.00	
Repairs freight cars,	243.23	
Freight train service,	2,112.97	
Freight train supplies,	49.48	
Mileage, freight cars (debit balance),	5,000.00	
Telegraph expenses (maintenance and operating),	9.45	
Damage and loss of freight and baggage,	182.32	
Damage to property and cattle,	83.58	
Agents and station service,	6,951.06	
Station supplies,	853.06	
Total operating expenses,	<hr/>	\$106,497.91
Taxes,		4,146.81
		<hr/>
Total operating expenses and taxes,		\$110,644.72

ASSETS AND LIABILITIES.

DR.

CR

Construction account,	\$1,129,706.38	Capital stock,	\$410,900.00
Cash and items (\$20,490.10 and \$1,550.25),	22,040.35	Funded debt,	500,000.00
Materials and supplies,	20,978.92	Unfunded debt, as follows:	
		Dividends unpaid,	280.00
Total assets,	\$1,172,725.65	Floating debt,	254,245.72
		Profit and loss or income accounts,	7,299.93
		Total liabilities,	\$1,172,725.65

MILEAGE, TRAFFICS, ETC.

Number of local passengers (including season),	58,699½	
Number of through passengers,	24,464½	
Total number of passengers carried,	—————	83,164
Mileage of local passengers (north or east),	448,491	
Mileage of local passengers (south or west),	482.519	
Mileage of through passengers (north or east),	384,510	
Mileage of through passengers (south or west),	342,586	
Total passenger mileage,	—————	1,658,106
Number tons local freight carried,	46,849	
Number tons through freight carried,	5,414	
Total tons freight carried,	—————	52,263
Mileage of local tonnage (north or east),	480,606	
Mileage of local tonnage (south or west),	444,553	
Mileage of through tonnage (north or east),	76,348	
Mileage of through tonnage (south or west),	62,052	
Total freight mileage,	—————	1,063,559

ROLLING STOCK.

Engine,—1 wood.

Cars,—2 passenger, 3 combination, 58 long freight, 6 short freight, 10 dump-cars.

Average number of persons employed, about 125.

OFFICERS.

President—H. C. Sherburne, Concord.

Treasurer—Geo. A. Kettell, Boston.

Assistant Treasurer—George K. Hazeltine, Concord.

Clerk—John Y. Mugridge, Concord.

Superintendent—Geo. E. Todd, Concord.

Directors—H. C. Sherburne, George E. Todd, D. W. Johnson, M. W. Tappan, C. P. Sanborn, Dexter Richards, C. O. Stearns.

Corporate name of company and principal address: Concord & Claremont (N. H.) Railroad, Concord, N. H.

BOSTON, CONCORD & MONTREAL RAILROAD.

Line of Road.—Concord to Groveton Junction, on the Grand Trunk Railway of Canada, 145.4 miles. Branch: from the main line, near Littleton, to the base of Mount Washington, 20.4 miles. Total length of road operated, 165.8 miles. Sidings 29 miles.

During the year extensive repairs of the rolling stock of the road have been made, and it is now in good condition.

Large repairs have been made also on the bridges and road-bed, and they are in an improved condition from preceding year.

The gross earnings for the year show a large increase over 1881, and the net earnings an increase of \$22,365.

From the directors' report we take the following:

“Surveys have been directed to be made on the extension of the road from Groveton to Colebrook with a view of determining if a practicable route can be found that will not require the use by this corporation of the tracks of the Grand Trunk Railway between Groveton and North Stratford; if the line should be found feasible, it is desirable that the location shall be finally adopted as soon as the necessary surveys and estimates are completed.

The surveys that were made during the year for the construction of the Pemigewasset Valley Railroad indicated that the line of that road could be constructed at a comparatively moderate cost. It was decided by the board of directors desirable for this road to aid in its construction, as a feeder to the main line; and the subject being brought to the attention of the stockholders at a special meeting held in December, 1881, the board was authorized by the stockholders to make a contract with that road, providing that this corporation should take a lease of the road when completed, and operate the same for a period of ninety-nine years, at a rental of six per cent. on its cost, estimated at about \$350,000 for the twenty miles, extending to North Woodstock, with the right to the control of any farther extension that might be made. The construction of this road will open up a large tract of timber land, and materially increase the amount of freight to be transported on the road, and in the opinion of the board will be a substantial benefit to the business of our road. This road was placed under contract in February, and is now in process of construction, and is required by the contract to be completed before the first of November of the present year.

The contracts with the lower roads between Concord and Boston expired during the year, and negotiations are now in progress for their renewal, as the directors hope, at better rates than have heretofore been allowed to this road.

The directors are of the opinion that the increasing business of the road will, before long, require the laying of a double track for a part, if not the whole, of the distance between Concord and Woodsville, and that it would be advantageous to have surveys and estimates of the cost of such improvements made at an early day.

Our relations with all the connecting roads have been harmonious, and no unusual circumstance has occurred to render them less so during the year.

No serious accident has happened to any passenger or to property transported over the road during the year ending March 31, 1882.

On Nov. 6, 1881, Eugene W. Ford, employed as a freight brakeman, struck his head against a bridge, sustaining injuries

from which he died Nov. 29, 1881. On Nov. 22, 1881, Lockhart G. Johnson, employed as a freight conductor on the White Mountains Railroad, was thrown from his train by the breaking of a brake chain, sustaining injuries from which he died Nov. 30, 1881. No blame was attached to the road in either case."

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$902,906.85	
Total expense, including taxes,	669,157.54	
	<hr/>	
Net income,	\$233,749.31	
Interest on funded debt		
paid,	\$193,860.57	
Interest on unfunded		
debt, less received,	15,570.71	
	<hr/>	
	\$178,289.86	
Balance applicable to dividends,	<hr/>	\$55,459.45
Dividends declared, six per cent. on		
preferred stock,		46,128.00
Balance (profit and loss) last year,		591,756.33
Balance (profit and loss) carried		
forward to next year,		635,116.78

Charges and Credits to Property during the Year.

Improvement account,	\$450,681.90
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ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$331,309.43	
express and extra baggage,	13,800.00	
mails,	18,878.67	
Total passenger department,	<hr/>	\$363,988.10

Brought forward,	\$363,988.10
From local and through freight,	532,618.75
	<hr/>
Total transportation earnings,	\$896,606.85
Income from other sources,	6,300.00
	<hr/>
Total income from all sources,	\$902,906.85

Expenses.

Salaries of general officers and clerks,	\$11,381.56
Law expenses,	4,970.11
Insurance,	597.47
Stationery and printing,	3,969.02
Outside agencies and advertising,	6,168.16
Repairs bridges (including culverts and cattle guards),	7,531.45
Repairs buildings,	10,279.38
Repairs fences, road-crossings, and signs,	1,694.21
Renewal rails,	30,301.74
Renewal ties,	26,391.48
Repairs road-way and track (earth- work),	48,272.86
Repairs locomotives (includes costs of two new engines),	40,374.79
Fuel for locomotives,	108,753.61
Water supply,	1,793.14
Oil and waste,	19,977.66
Locomotive service,	53,856.83
Repairs passenger cars,	7,567.45
Passenger train service, conductors and brakemen,	19,946.20
Repairs freight cars,	53,501.57
Freight train service, conductors and brakemen,	24,143.53
Damage and loss of freight and bag- gage, damage to property and cattle, and personal injuries,	5,247.13

Agents and station service,	\$24,631.74	
All other expenses,	131,060.66	
Total operating expenses,	—————	\$642,378.75
Taxes,		26,778.79
Total operating expenses and taxes,		<u>\$669,157.54</u>

ASSETS AND LIABILITIES.

Dr.		Cr.	
Construction,	\$2,850,000.00	Stock (old dividends, etc.),	\$459,600.00
Wood, oil, etc., on hand,	52,324.21	Stock preferred,	800,000.00
Stock, etc., on hand for repairs,	164,746.44	Stock, new,	540,400.00
Trustees of sinking fund,	201,500.00		<u>\$1,800,000.00</u>
Pemigewasset House,	16,000.00	Bonds due in 1865,	200.00
Joseph A. Dodge, general man- ager,	49,298.33	Bonds due in 1889,	624,000.00
Improvement account,	450,681.90	Bonds due in 1893,	1,931,400.00
Purchase of White Mts. (N. H.) Railroad,	300,000	Bonds due in 1911,	500,000.00
Extension of White Mts. (N. H.) Railroad,	790,000.000		<u>\$3,055,600.00</u>
Branch railroad to Mt. Washing- ton,	433,000.00	Coupons due and unpaid,	2,273.00
Cash on hand for coupons un- paid,	2,273.00	Dividends due and unpaid,	1,448.89
Cash on hand for dividends un- paid,	13,622.89	Dividends unpaid since May 20, '67,	12,174.00
Cash and bonds on hand,	183,165.90	Profit and loss,	635,116.78
	<u>\$5,506,612.67</u>		<u>\$5,506,612.67</u>

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	422,587	
freight trains,	586,595	
other trains,	38,817	
Total train mileage,	—————	1,047,999
Number of local passengers (including season),	198,075 $\frac{1}{2}$	
Number of through passengers,	114,709 $\frac{1}{2}$	
Total number of passengers carried,	—————	312,785
Number tons local freight carried,	35,482 $\frac{881}{2000}$	
Number tons through freight carried,	310,261 $\frac{13805}{2000}$	
Total tons freight carried,	—————	345,744 $\frac{266}{2000}$
Length of road, branches, sidings, &c. :		
Main line,	165 $\frac{846}{1000}$	
Sidings,	29	
	—————	194 $\frac{846}{1000}$

OFFICERS.

President—J. Thomas Vose, Boston, Mass.

General Manager—Joseph A. Dodge, Plymouth.

Treasurer—Edward D. Harlow, Boston, Mass.

Clerk—Samuel N. Bell, Manchester.

Directors—J. Thomas Vose, Joseph P. Pitman, Peter Butler, S. N. Bell, Joseph A. Dodge, John P. Spaulding, Warren F. Daniell.

Corporate name and principal address: Boston, Concord & Montreal Railroad.

President and Treasurer's office, Boston, Mass.

Office of General Manager, Plymouth.

MOUNT WASHINGTON RAILROAD.

Line of Road.—From the base to the summit of Mount Washington. Length, $3\frac{1}{3}$ miles.

The annual report shows considerable increase in the earnings of the road over former years.

No accident to passengers or employés reported.

The rolling stock remains the same,—six engines and six passenger cars.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income, including interest,	\$33,062.88	
Total expense, including taxes,	16,346.87	
Net income,	<hr/>	16,716.01
Interest on unfunded debt,		600.00
		<hr/>
Balance applicable to dividends,		\$16,116.01
Dividends declared, 10 per cent.,		12,950.00
		<hr/>
Balance for the year,		3,166.01
Balance (profit and loss) last year,		8,899.99
		<hr/>
Balance (profit and loss) carried forward to next year,		\$12,066.00

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$32,011.00	
mails,	150.00	
Total passenger department,	—————	\$32,161.00
local and through freight,		210.00
		—————
Total transportation earnings,		\$32,371.00
interest,	\$291.21	
miscellaneous,	400.67	
	—————	691.88
		—————
Total income from all sources,		\$33,062.88

Expenses.

Salaries of general officers and clerks,		\$1,050.00
Insurance,	\$241.50	
Stationery and printing; outside agencies and advertising; con- tingencies; repairs of bridges (including culverts and cattle guards); repairs of buildings; repairs of fences, road-crossings, and signs; renewal rails; renew- al ties; repairs of road-way and track,	212.75	
Repairs of locomotives,	2,598.91	
Fuel for locomotives,	1,058.50	
Oil and waste,	176.89	
One new passenger car,	1,200.00	
Freight on materials and wood,	488.60	
Pay-rolls, including train service,	5,193.99	
Provisions for employés,	1,092.08	
Miscellaneous expense,	158.65	
Total operating expenses,	—————	\$13,471.87

Taxes for 1879,	\$1,150.00	
Taxes for 1881,	1,725.00	
		<u>\$2,875.00</u>
Total operating expenses and taxes,		\$16,346.87

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$139,500	Capital stock,	\$129,500
Cash balance,	12,066	Notes to New York, New Haven, & Hartford & Connecticut River Railroad,	10,000
		Profit and loss or income accounts,	12,066
	<u>\$151,566</u>		<u>\$151,566</u>

MILEAGE, TRAFFICS, ETC.

Number of through passengers (including free),	10,756
Number of passengers carried,	60,150
Number tons local freight carried,	14
Number tons freight carried,	46 $\frac{2}{3}$
Length of road, branches, sidings, &c. :	
Miles,	31 $\frac{33}{100}$

OFFICERS.

President—Sylvester Marsh, Concord.

Treasurer—Edward D. Harlow, Boston, Mass.

Manager—Walter Aiken, Franklin.

Clerk—Francis E. Brown, Concord.

Directors—Sylvester Marsh, J. Thomas Vose, Walter Aiken, Emmons Raymond. John H. George, Joseph A. Dodge, Nathaniel White, Jr.

Corporate name of company and principal address: Mount Washington Railroad, No. 31 Milk Street, Boston, Mass.

WHITEFIELD & JEFFERSON RAILROAD.

Line of Road.—From the Boston, Concord & Montreal Railroad at Whitefield to Jefferson, length, 10 miles.

The business of the road shows a small increase over preceding year.

No accident to passengers or employés has occurred during the year, and no damage of any account to property.

In regard to condition of the road and its business, the directors in their annual report say :

ROAD BED.

“Since the last annual meeting an additional one hundred tons of steel rails have been laid, new and commodious side tracks put in, and the road bed put in thorough condition. One hundred and fifty tons more steel rails have been purchased and will be laid in readiness for the summer travel. A new woodshed, 320 feet long, has been built at Jefferson, and one at Whitefield, to replace the shed burned, the latter being 72 feet longer than the one destroyed. The car-house at Whitefield has been extended, and additions made to the freight depot at Jefferson. The buildings along the entire line have been kept in thorough repair. A branch line, extending from Jefferson depot to Lowe & Burbank’s Grant, is being constructed, the expense of which will be provided for by Brown’s Lumber Company. This branch will add materially to the freight income in the future.

“The receipts from passenger traffic have been in excess of former years. There is, however, the same impediment to any great increase, owing to the limited accommodations at Jefferson for the reception of summer travellers. No enlarged accommodations have been introduced during the past year, but much improvement has been made for the comfort and convenience of the tourist. A better opportunity for the profitable investment of capital in the erection of good hotels nowhere presents itself in the mountain region, and needs but this to make Jefferson the most popular as it is the most attractive summer resort.”

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$30,058.72	
Total expense, including taxes,	22,117.25	
Net income,	<hr/>	\$7,941.47
Balance applicable to dividends,		7,941.47

Balance for the year,	\$7,941.47
Balance (profit and loss) last year,	532.40
Balance (profit and loss) carried forward to next year,	————— \$8,473.87

Charges and Credits to Property during the Year.

Construction and equipment,	\$183,705.04
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ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$2,858.72	
mails,	714.52	
Total earnings pass. department,	—————	\$3,573.24
local and through freight,		25,366.12
		—————
Total transportation earnings,		\$28,939.36
income from other sources,	\$1,119.36	
Total income from all sources,	—————	\$30,058.72

Expenses.

Insurance and taxes,		\$337.35
Stationery and printing,		165.12
Maintenance of way,		5,394.63
Fuel for locomotives,		3,818.26
Oil and waste,		769.11
Passenger train service :		
Engineers and firemen,	\$322.75	
Conductors and brakemen,	317.75	
	—————	640.50
Repairs freight cars,		4,367.73
Freight train service :		
Engineers and firemen,	\$3,082.87	
Conductors and brakemen,	2,220.76	
	—————	5,303.63
Freight expenses,		181.91
Agents and station service,		561.75
Miscellaneous,		577.26
		—————
Total operating expenses and taxes,	*	\$22,117.25

ASSETS AND LIABILITIES.

DR.		CR.	
Equipment account,	\$183,705.04	Capital stock,	\$170,000.00
Cash,	21,473.87	Boston, Concord & Montreal Railroad,	18,805.67
		Brown Lumber Company,	7,899.37
		Profit and loss or income ac- counts,	8,473.87
Total assets,	\$205,178.91	Total liabilities,	\$205,178.91

MILEAGE, TRAFFICS, ETC.

Number tons local freight carried,	28,746 $\frac{863}{2000}$	
Number tons through freight car- ried,	10,255 $\frac{1451}{2000}$	
Total tons freight carried,	— — — — —	39,002 $\frac{314}{2000}$

ROLLING STOCK.

Several new cars have been added during the past year, and the rolling stock now comprises four locomotives; one full passenger car; one combination passenger car and baggage car; two saloon cars; eighty sets logging cars, four wheels; one derrick car; one snow plow; and ten platform cars.

OFFICERS.

President—Aaron Ordway, Lawrence, Mass.

Treasurer—Edward D. Harlow, Boston, Mass.

Superintendent—A. L. Brown, Whitefield.

Clerk—Samuel N. Bell, Manchester.

Directors—Aaron Ordway, Lawrence, Mass.; Alson L. Brown, Whitefield; Warren G. Brown, Whitefield; Nathan R. Perkins, Jefferson; J. Thomas Vose, Boston, Mass.; Samuel N. Bell, Manchester; Joseph A. Dodge, Plymouth; Warren F. Daniell, Franklin.

Corporate name of company and principal address: Whitefield and Jefferson Railroad. Superintendent's office, Whitefield, N. H. Treasurer's office, Boston, Mass.

PROFILE & FRANCONIA NOTCH RAILROAD.

Line of Road.—Bethlehem Junction to Profile House in Franconia, 10 miles, and branch from Bethlehem Junction to Bethlehem, $3\frac{1}{3}$ miles.

Length of road, $13\frac{1}{3}$ miles; gauge, 3 feet; steel rails, 35 lbs. to the yard.

The branch to Bethlehem was completed early in the season, and in time for summer travel of 1881.

The financial report given below shows a large increase in the business and income of the road, as compared with previous year.

No accidents have occurred during the year, either to passengers or employés.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$25,124.27	
Total expense, including taxes,	5,567.98	
Net income,	<hr/>	\$19,556.29
Dividends declared, 7 per cent.,		<hr/> 14,000.00
		<hr/>
Balance for the year,		\$5,556.29
Balance (profit and loss) last year,		6,401.23
		<hr/>
		\$11,957.52
Paid account construction,		<hr/> 10,961.14
		<hr/>
Balance (profit and loss) carried forward to next year,		\$996.38

Charges and Credits to Property During the Year.

Construction and equipment:

Construction account, New Bethlehem division,	\$66,078.64
Equipment account, New Bethlehem division,	1,882.50
	<hr/>
Net addition for the year,	\$67,961.14

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$24,736.77	
express and extra baggage,	200.00	
Total, passenger department,	—————	\$24,936.77
From local freight,		187.50
		<hr/>
Total transportation earnings,		\$25,124.27
Total income from all sources,		25,124.27

Expenses.

Total operating expenses,	\$5,567.98
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ASSETS AND LIABILITIES.

DR.			CR.
Construction account,	\$191,071.99	Capital stock,	\$200,000.00
Equipment account,	24,945.03	Construction account paid above	
Cash,	996.38	capital stock, 1879-80	5,055.88
		Construction account paid above	
		capital stock, 1881,	10,961.14
		Cash balance to next year,	996.38
Total assets,	<hr/> \$217,013.40	Total liabilities,	<hr/> \$217,013.40

Average number of cars in passenger trains, 2.

Average number of persons employed, 21.

Length of road, branches, sidings, etc., 13 $\frac{1}{3}$ miles.

ROLLING STOCK.

Engines: wood, 3; passenger, 4; baggage, 1; baggage and combination, 2—7 Westinghouse brake; freight, 6; push cars, 2; hand-cars, 3.

OFFICERS.

President—Emmons Raymond.

Treasurer and Superintendent—C. H. Greenleaf.

Clerk—Samuel N. Bell.

Gen. Ticket Agent—W. R. Brackett.

Directors—Emmons Raymond, Joseph A. Dodge, Samuel N. Bell, John H. George, Walter Aiken, Edward Spalding, Isaac S. Cruft, John A. White.

Corporate name of company and principal address: Profile & Franconia Notch R. R.; address, Profile House, N. H.

EASTERN RAILROAD (MASS.).

This corporation is foreign to this state, but is the lessee of over one hundred miles of roads chartered in New Hampshire, and, as the financial operations of the leased lines are included in the returns of the company, we have found it necessary to report the operations of the whole line, in order to give an analysis of the earnings and expenses of the leased roads.

The report of the directors shows that the business of the road for the year ending September 30, 1881, has been the largest of any year in the history of the road. The gross earnings show an increase of \$189,217.63, and the net of \$39,672.93 over those of preceding year.

DESCRIPTION OF ROAD.

Main Line.

	Miles.	
Boston to state line, N. H. (owned),	41.45	
N. H. state line to Portsmouth (leased),	15.84	
Portsmouth to state line, Maine (leased),	.24	
Maine state line to Portland (leased),	50.76	
Total distance between Portland and Boston,		108.29
Conway Junction to North Conway (leased),		71.37
(Portsmouth to Conway Junction, 10.5 miles.)		
Total length of main line,		179.66

Branches.

Branches owned by this company :

East Boston.	{ single track, 2.18 }	3.47	
	{ double track, 1.29 }		
Charlestown,	double track, length,	1.09	
Saugus,	single track, length,	9.55	
Swampscott,	single track, length,	3.96	
Marblehead,	single track, length,	3.52	
Lawrence,	single track, length,	18.26	
“	double “ “	1.64	
	————	19.90	
South Reading,	single track, length,	8.12	
Gloucester,	single track, length,	16.94	
Essex,	single track, length,	5.48	
Asbury Grove,	single track, length,	1.06	
Salisbury,	single track, length,	3.79	
Total length of branches owned,	————	76.88	

Branches leased :

Newburyport City Railway,	single track, length,	2.24	
Portsmouth & Dover Railroad,	single track, length,	10.88	
Wolfeboro' Railroad,	single track, length,	12.03	
Chelsea Beach Railroad,	single track, length,	1.78	
Total length of branches leased,	————	26.93	
Total length of all branches,	————		103.81
			————
Total length of road and branches operated by this company,			283.47
Double track on main line,	33.72		
Double track on branches,	4.02		
Total length of double track,	————		37.74
Aggregate length of sidings and other tracks not above enumerated,			85.06
			————
Total length of track,			406.27

Length of Track laid with Steel Rails.

Eastern Railroad,	83.80
Eastern Railroad in N. H.,	21.80
P. S. & P. Railroad,	50.76
P. G. F. & Conway Railroad,	.67
	<hr/>
	157.03

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$3,094,273.74
Total expense, including taxes,	1,969,672.87
Net income,	<hr/> \$1,124,600.87
Interest on funded debt,	\$619,700.41
Interest on unfunded debt,	44,858.51
Rentals,	218,330.00
Paid for new rolling stock,	55,000.00
Paid for construction,	36,150.83
Expended in filling Charlestown flats,	12,683.38
Expended on account of investment in	
Chelsea Beach Railroad,	30,313.63
Paid to Mass. Hospital Life Insurance	
Co. in settlement of note,	100,266.64
Balance (profit and loss) carried forward	
to next year,	<hr/> \$7,297.47
	<hr/> \$1,124,600.87

ANALYSIS OF EARNINGS AND OPERATING EXPENSES FOR THE YEAR
ENDING SEPT. 30, 1881.

EARNINGS.

EARNINGS.	Per Cent.	Earnings.
Passengers and extra baggage,	52.167	\$1,614,184.37
Express,	2.239	69,292.14
Mails,	1.580	48,874.64
Freight,	41.963	1,298,448.08
Property,	1.333	41,239.35
Miscellaneous,	.718	22,235.16
Gross earnings,	100.	\$3,094,273.74

OPERATING EXPENSES.

ACCOUNTS.	Per Cent. of Total Expenses.	Per Cent. of Earnings.	Expenses.
GENERAL EXPENSES.			
Salaries, office, and general expenses,	4.301	2.733	\$84,726.70
Taxes, state and local,	3.077	1.959	60,614.58
Insurance premiums and loss by fire,	.340	.216	6,696.51
MAINTENANCE AND MOVEMENT EXPENSES.			
Telegraph expenses,	1.507	.959	29,680.99
Repairs of road-bed and track,	7.686	4.892	151,382.56
Repairs of bridges,	3.577	2.280	70,460.81
Repairs of buildings,	2.240	1.426	44,115.74
Repairs of shops and machinery,	2.223	1.415	43,796.13
Repairs of fences, road-crossings, and signs,	.714	.455	14,072.12
Repairs of locomotives,	6.597	4.199	129,935.35
Repairs of snow-plows,	.010	.006	197.26
Steel rail laid, 1,092 ^{1 5 5 4} _{2 2 1 0}	2.282	1.452	44,939.34
Iron rail laid, 426 ^{1 0 5 5} _{2 2 4 0}	.547	.349	10,784.19
Ties laid, 84,111,	1.237	.787	24,357.92
Removing ice and snow,	.622	.396	12,248.86
Water and water stations,	1.510	.961	29,740.64
Fuel for locomotives—8,954 cords wood, 48,851 tons coal,	14.581	9.281	287,190.63
Fuel for cars and stations—1,225 cords wood, 1,333 tons coal,	.614	.391	12,087.43
Train lubrication, 30,542 gallons oil,	.469	.299	9,243.68
Waste for locomotives and cars, 35,458 pounds,	.130	.083	2,560.98
Switchmen, watchmen, flag and signal service,	5.779	3.679	113,830.59
Electric and automatic signals,	.248	.158	4,889.52
New locomotives,	.806	.513	15,882.29
New snow-plows,	.002	.001	45.18
Tenement expenses,	.302	.192	5,941.15
Injuries and damages,	1.549	.986	30,519.55
PASSENGER TRAFFIC EXPENSES.			
Repairs passenger, baggage, and mail cars,	2.531	1.611	49,866.55
Passenger train operation,	8.427	5.364	165,984.58
Passenger station operation,	4.665	2.970	91,884.00
Passenger damages and gratuities,	.278	.177	5,480.45
Advertising and outside agencies,	1.048	.668	20,654.91
New passenger, baggage, and mail cars,	.527	.336	10,389.06
Use of Pullman Palace cars,	.255	.162	5,015.40
FREIGHT TRAFFIC EXPENSES.			
Repairs of freight cars,	1.905	1.212	37,520.26
Freight train operation,	8.451	5.379	166,468.92
Freight station operation,	5.969	3.799	117,566.49
Loss and damage of freight,	.137	.088	2,709.42
New freight cars,	1.319	.840	25,986.56
Mileage foreign freight cars,	1.588	.976	30,205.32
Total operating expenses and taxes,	100.	63.65	\$1,969,672.87
Net earnings,	.....	36.35	\$1,124,600.87

ASSETS AND LIABILITIES.

DR.

CR.

Construction account,	\$7,000,000.00	Capital stock,	\$4,997,600.00
Equipment account,	963,700.00	Funded debt,	\$13,624,005.50
Real estate,	695,450.00	Mortgage notes,	687,200.00
Land improvements,	80,882.87	Current bills and	
Stocks, bonds, etc.,	879,388.21	pay-rolls audited,	223,765.32
Cash items:		Current traffic bal-	
Cash,	\$119,508.54	ances and ac-	
Bills receivable,	1,853.52	counts payable,	\$2,314.21
Due from agents		Accrued interest,	99,765.37
and companies,	207,798.65	Accrued rentals of	
	329,160.71	leased roads,	146,789.57
Other assets:		Unpaid dividends,	15,817.00
Materials and		Credit balances,	74,634.73
supplies,	\$271,019.47	Total debt,	14,954,291.70
Debit balances,	64,594.74		
	335,614.21		
Profit and loss,	9,667,695.70		
Total assets,	\$19,951,891.70	Total liabilities,	\$19,951,891.70

MILEAGE, TRAFFICS, ETC.

	1880-81.
Miles run by passenger trains,	1,222,152
Miles run by freight trains,	665,775
Miles run in passenger switching,	57,179
Miles run in freight switching,	324,812
Miles run by working trains,	97,570
Total train miles,	2,367,488
Miles run by freight cars,	12,444,238
Miles run by passenger cars,	5,295,487
Average gross earnings per revenue train mile,	\$1,639
Average operating expenses per revenue train mile,	1,043
Average net earnings per revenue train mile,	595
Average gross earnings per total train mile,	1,307
Average operating expenses per total train mile,	831
Average net earnings per total train mile,	475
PASSENGER TRAFFIC.	
Number of season-ticket passengers carried,	1,453,226
Number of local passengers (including season) carried,	5,624,706
Number of foreign passengers carried,	170,444
Total number of passengers carried,	5,795,150
Number of local passengers carried one mile (including sea-	
son),	70,847,729
Number of foreign passengers carried one mile,	12,503,371
Total number of passengers carried one mile,	83,411,100
Mileage of local passengers north and east,	34,685,529
Mileage of local passengers south and west,	36,162,200
Mileage of foreign passengers north and east,	5,975,789
Mileage of foreign passengers south and west,	6,587,582
Number of passengers to Boston (including season),	1,998,510
Number of passengers from Boston (including season),	1,719,837
Number of season-ticket passengers to and from Boston,	980,752

MILEAGE, TRAFFICS, ETC.—*Continued.*

	1880-81.
Average distance travelled per passenger,	14.39-100 miles.
Average rate of fare per mile received from season-ticket passengers,	0.850 cents.
Average rate of fare per mile received from local passengers (including season),	1.986 "
Average rate of fare per mile received from local passengers (not including season),	2.901 "
Average rate of fare per mile received from foreign passengers,	1.193 "
Average rate per mile received from all passengers,	1.931 "
FREIGHT TRAFFIC.	
Number tons of local freight carried,	903,205
Number tons of foreign freight carried,	221,081
Total number of tons of freight carried,	1,124,286
Tons of local freight carried one mile,	40,255,052
Tons of foreign freight carried one mile,	22,844,821
Total tons of freight carried one mile,	63,099,873
Mileage of local freight north and east,	18,787,514
Mileage of local freight south and west,	21,467,538
Mileage of foreign freight north and east,	6,784,886
Mileage of foreign freight south and west,	16,059,935
Average length of haul per ton of freight,	56.11-100 miles.
Average rate per ton per mile received on local freight,	2.534 cents.
Average rate per ton per mile received on foreign freight,	1.218 "
Average rate per ton per mile received on all freight,	2.058 "

ROLLING STOCK.

Engines, 99; passenger cars, 205; freight cars, 1,855.

OFFICERS.

President—E. B. Phillips.

Treasurer—N. G. Chapin.

Auditor—C. S. Sergeant.

Master of Transportation—D. W. Sanborn.

General Freight Agent—W. F. Berry.

General Passenger Agent—Lucius Tuttle.

Purchasing Agent—C. J. Fisher.

Master of Maintenance of Way—H. Bissell.

Master of Rolling Stock—Amos Pilsbury.

Directors—George S. Morison, New York, N. Y.; George P. King, Boston, Mass.; John Cummings, Woburn, Mass.; Alfred P. Rockwell, Boston, Mass.; Richard Olney, Boston, Mass.; William B. Bacon, Boston, Mass.; Jacob C. Rogers,

Peabody, Mass.; Stephen J. Young, Brunswick, Me.; Elijah B. Phillips, Boston, Mass.

Corporate name of company, and principal address: Eastern Railroad Company, Boston, Mass.

EASTERN RAILROAD IN NEW HAMPSHIRE.

Line of Road.—Portsmouth to the state line. Length, 16 8-100 miles. Sidings, 7 74-100 miles. Double track, 5 72-100. This road is leased to the Eastern Railroad of Massachusetts at an annual rental of \$22,500—4½ per cent. upon its capital stock. Taxes and expenses of organization are paid by the lessees. No analysis of earnings and expenses can be given, as they are included in the returns of the main line.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$22,610.00
Total expense,	448.50
	<hr/>
Net income,	\$22,161.50

Dividends declared, 4½ per cent.

Expenses.

Salaries,	\$400.00
Stationery and printing,	45.16
Contingencies,	3.34
	<hr/>
Total expenses,	\$448.50

ASSETS AND LIABILITIES.

Dr.		Cr.	
Construction account,	\$780,535.56	Capital stock,	\$492,500.00
Cash,	3,563.05	Dividends unpaid,	1,563.50
		Profit and loss or income acc'ts,	290,035.11
Total assets,	\$784,098.61	Total liabilities,	\$784,098.61

OFFICERS.

President—Moody Currier.

Treasurer—Edward A. Abbot.

Clerk—William H. Hackett.

Directors—Moody Currier, Edward A. Abbot, Dexter Richards, Edward L. Giddings, William H. Goodwin, Francis Thompson, Frank A. Philbrick.

Corporate name of company and principal address: Eastern Railroad in New Hampshire, 52 Olive street, Boston, Mass.

PORTSMOUTH & DOVER RAILROAD.

Line of Road.—Portsmouth to Dover. Length, about 11 miles.

This road is leased to the Eastern Railroad in New Hampshire, and guaranteed by the Eastern Railroad of Massachusetts, as, in the last lease of the first-named road to the latter, the Eastern Railroad Corporation of Massachusetts assumed the liabilities of the Portsmouth & Dover as well as the Portsmouth, Great Falls & Conway Railroad, both of which were originally leased by the Eastern Railroad in New Hampshire. The road is maintained in good condition, and the equipment furnished by the lessees.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$46,140.00
Net income,	46,140.00
Dividends declared, 3 per cent.	

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$768,400.00	Capital stock,	\$769,000.00
Cash,	2,061.05	Dividends unpaid,	135.00
Bills receivable,	600.00	Profit and loss or income acc'ts,	1,926.05
Total assets,	\$771,061.05	Total liabilities,	\$771,061.05

OFFICERS.

President—Frank Jones.

Treasurer—George L. Treadwell.

Clerk—Calvin Page.

Directors—Frank Jones, Daniel Marcy, Oliver Wyatt, Albert R. Hatch, Andrew H. Young, William H. Sise, Charles H. Sawyer.

Corporate name of company and principal address: Portsmouth & Dover Railroad, Portsmouth, N. H.

WOLFEBOROUGH RAILROAD.

Line of Road.—Wakefield Junction, on the Portsmouth, Great Falls & Conway Railroad, to Lake Winnipiseogee, in Wolfeborough, 12 miles.

This road is leased to the Eastern Railroad Company of Massachusetts for an annual rental of \$6 per share, payable semi-annually.

No analysis of earnings and expenses can be given, as they are included in the returns of the main line.

The road has no rolling stock.

FINANCIAL STATEMENT, SEPT. 30, 1882.

General Exhibit.

Total income,	\$23,130.00
Net income,	23,130.00
Balance applicable to dividends,	23,130.00
Dividends declared, 6 per cent.	

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$385,500.00	Capital stock,	\$385,500.00
Cash,	555.00	Dividends unpaid,	555.00
Total assets,	\$386,055.00	Total liabilities,	\$386,055.00

Length of road, 12.03 miles ; sidings, 1.29 ;—total, 13 32-100 miles.

OFFICERS.

President—Elijah B. Phillips, Boston.

Treasurer—N. G. Chapin, Boston.

Clerk—John L. Peavey, Wolfeborough.

Directors—Elijah B. Phillips, Boston, Mass. ; Willard P. Phillips, Salem ; Frank Jones, Portsmouth ; John W. Sanborn, Wakefield ; William B. Bacon, Boston, Mass. ; John M. Brackett, Wolfeborough ; Joseph L. Avery, Wolfeborough.

Corporate name of company and principal address : Wolfeborough Railroad, N. G. Chapin, Treasurer, Boston, Mass.

PORTSMOUTH, GREAT FALLS & CONWAY RAILROAD.

Line of Road.—Conway Junction, Me., on the Portsmouth, Saco & Portland Railroad (ten miles from Portsmouth), to North Conway Junction on the Portland & Ogdensburg Railroad, 71.37 miles. Sidings, 7.54 miles.

This road is leased to the Eastern Railroad Company for an annual rental of \$45,000, payable semi-annually.

No analysis of earnings and expenses can be given, as they are embraced in the returns of the main line.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$45,059.80
Net income,	45,059.80
Interest on unfunded debt,	45,000.00
	<hr/>
Balance,	\$59.80
Balance, Oct. 1, 1880,	340.64
	<hr/>
Balance (profit and loss) carried forward to next year,	\$400.44

ASSETS AND LIABILITIES.

DR.		CR.
Construction account, Equipment account, Cash,	\$2,086,850.00 64,050.00 500.94	Capital stock, \$1,150,300.00 Funded debt, 1,000,000.00 Unfunded debt as follows: Interest unpaid (coupons), 697.50 Dividends unpaid, 3.00 Profit and loss or income accounts (accumulated interest), 400.44
Total assets,	\$2,151,400.94	Total liabilities, \$2,151,400.94

Length of road, 71 37-100 miles; sidings, 7 54-100;—total, 78 91-100 miles.

OFFICERS.

President—Elijah B. Phillips, Boston.

Treasurer—N. G. Chapin, Boston.

Clerk—Wallace Hackett, Portsmouth.

Directors—Elijah B. Phillips, Boston; Samuel C. Lawrence, Medford; Willard P. Phillips, Salem; George E. B. Jackson, Portland; John Cumnock, Great Falls.

Corporate name of company and principal address: Portsmouth, Great Falls & Conway Railroad, N. G. Chapin, Treasurer, Boston, Mass.

BOSTON & MAINE RAILROAD.

Line of Road.—Boston, Mass., to Portland, Me. Main line, length, 115 5-10 miles, 34 75-100 being in this state.

Branches: Medford, 2 miles; Methuen, 3.75 miles; Great Falls, 2.75 miles.

Leased: Dover & Winnipiseogee, 29 miles; West Amesbury Branch, 4 5-10; Newburyport, 26 98-100; Danvers, 9 26-100; Lowell & Andover, 8 73-100.

Total length of road belonging to the company, 124 miles, of which 37 5-10 are in New Hampshire.

Total length of leased roads, 78 47-100, of which 31 25-100 are in New Hampshire.

Total miles operated by the company, 202 47-100.

During the year the double track has been extended from Newton Junction to East Kingston depot, 4¾ miles, giving the road a perfect double track of 50¼ miles.

The road has laid 10 1-10 miles of steel and 5 8-10 of new iron rails, and now has 135 miles of steel track.

Since our last report a new iron bridge has been built over the Merrimack at Haverhill. We quote from the report of the directors in regard to the same :

“ The work on the bridge was fully completed, and our trains commenced running over it the 7th day of February last.

“ This bridge cost us more than the amount appropriated (\$150,000). We have, however, a bridge perfect in every respect, a structure that will bear the most critical inspection of the skilled engineer, and will prove to be not only satisfactory to stockholders, but also to the travelling public.”

The financial statement is for year ending Sept. 30, 1881, as required by Massachusetts statutes, and embraces earnings and expenses of main line and leased roads.

Casualties during the year on that portion of road in New Hampshire :

Jan. 5th. Jas. Hickey, crossing track in front of moving train at Newmarket Junction, was run over and had a leg crushed.

May 13th. W. O. Leary, while lying on track near South Newmarket, was run over by night freight and killed.

Aug. 23. Frank Sandford, while lying on track near Newmarket, was run over by night freight and had one leg cut off.

Sept. 2. W. M. Smith, employé, struck an overhead bridge near Dover and was killed.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$2,667,245.91	
Total expense, including taxes,	1,727,089.56	
Net income,	<hr/>	\$940,156.35
Interest on funded debt,	\$245,000.00	
Interest on unfunded debt,	1,632.59	
Rentals,	87,200.00	
	<hr/>	\$333,832.59
Balance applicable to dividends,		\$606,323.76
Dividends declared, 8 per cent.,		560,000.00
		<hr/>
Balance for the year,		\$46,323.76

Amount brought forward,	\$46,323.76
Balance (profit and loss) last year, \$1,761,995.41	
Add interest,	20,270.07
	<hr/>
	\$1,782,265.48
Deduct amounts charged off as of no value,	\$4,759.77
Deduct amount reserved from earnings year ending Sept. 30, 1880, for double track east of Haverhill and other purposes,	150,000.00
	<hr/>
	154,759.77
	<hr/>
	1,627,505.71
Balance (profit and loss) carried forward to next year,	\$1,673,829.47

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$1,288,310.44
through passengers,	201,224.05
express and extra baggage,	69,159.98
mails,	23,663.92
Total, passenger department,	<hr/> \$1,582,358.39
Local freight,	\$704,808.46
Through freight,	314,048.55
Total, freight department,	<hr/> \$1,018,857.01
Total transportation earnings,	\$2,601,215.40
Rents for use of road,	\$17,500.00
From rent of land and sundry tene- ments in sundry towns, the proper- ty of this road,	41,253.98
Services as stevedores,	7,276.53
	<hr/>
	\$66,030.51
Total income from all sources,	<hr/> \$2,667,245.91

Expenses.

Salaries of general officers and clerks,	\$47,686.22
Law expenses,	4,844.93
Insurance,	6,410.00
Stationery and printing,	18,773.42
Outside agencies and advertising,	14,974.55
Contingencies,	18,097.66
Repairs bridges (including culverts and cattle guards),	30,397.46
Repairs buildings,	98,611.06
Repairs fences, road-crossings, and signs,	11,384.64
Renewal rails,	41,607.29
Renewal ties,	22,415.48
Repairs roadway and track,	158,207.12
Repairs locomotives,	110,668.83
Fuel for locomotives,	218,977.57
Water supply,	12,447.69
Oil and waste,	12,914.75
Locomotive service,	120,148.90
Repairs passenger cars,	82,443.73
Passenger train service,	65,403.65
Passenger train supplies,	9,546.30
Repairs freight cars,	84,411.74
Freight train service,	35,592.96
Freight train supplies,	2,041.61
Mileage, freight cars (debit balance),	2,668.98
Telegraph expenses (maintenance and operating),	7,535.45
Damage and loss of freight and baggage,	2,366.34
Damage to property and cattle,	733.50
Personal injuries,	9,297.36
Agents and station service,	301,134.07
Station supplies,	14,323.43
Total operating expenses,	—————\$1,566,066.69

Amount brought forward,		\$1,566,066.69
Taxes,	\$96,589.84	
Filling Prison Point bay,	22,204.93	
Double track Haverhill to East Kings-		
ton,	39,456.52	
New iron bridge, Haverhill,	2,771.58	
	<hr/>	161,022.87
Total operating expenses, taxes,		
etc.,		\$1,727,089.56

ASSETS AND LIABILITIES.			
Dr.			Cr.
Construction account,	\$9,508,753.96	Capital stock,	\$6,921,274.52
Equipment account,	1,242,230.00	Funded debt,	3,500,000.00
Other investments:		Unfunded debt, as follows:	
Stock of Dover & Winn. Rail-		Interest unpaid,	8,855.00
road,	263,144.48	Dividends unpaid,	14,764.00
Stock and bonds of Newbury-		Notes payable,	500.00
port Railroad,	302,001.95	Vouchers and accounts,	93,318.14
Stock of Danvers Railroad and		Profit and loss or income ac-	
account,	27,430.00	counts,	1,673,829.47
Bonds of Danvers Railroad,	125,000.00		
Steamer Mt. Washington and			
wharves,	69,260.24		
Cash items:			
Cash,	135,983.12		
Bills receivable,	172,219.75		
Due from agents and companies,	63,540.45		
Other assets:			
Materials and supplies,	197,175.01		
Dover & Winn. Railroad im-			
provements,	26,603.23		
Debit balances,	20,574.52		
Lowell & Andover Railroad			
betterments,	58,624.42		
Total assets,	<hr/> \$12,212,541.13	Total liabilities,	<hr/> \$12,212,541.13

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	1,087,942	
Freight trains,	462,100	
Switching trains,	253,621	
Other trains,	50,385	
Total train mileage,	<hr/>	1,854,048
Number of season ticket passengers,		1,412,001
Number of local passengers (includ-		
ing season),	5,238,915	
Number of through passengers,	86,460	
Total number of passengers car-		
ried,	<hr/>	5,325,375

Total passenger mileage,		74,968,911
Number tons local freight carried,	540,042	
Number tons through freight carried,	302,562	
Total tons freight carried,	————	842,604
Total freight mileage,		41,889,660

Average weight of passenger trains, 136 tons.

Average number of cars in passenger trains, 6.

Average weight of freight trains, 253 tons.

Average number of cars in train, 25.

Average number of persons employed, 1,763, Sept., 1881.

ROLLING STOCK.

Engines,—wood, 1 ; coal, 83 ;—total, 84. Passenger, with power brake, 49. Freight, 19. Switching, 16.

Cars,—passenger, 138 ; baggage, mail, and express, 33 ; parlor cars, 5 ;—total, 176. Number freight cars, 1,537. Kind of brake, Smith's Vacuum.

OFFICERS.

President—Nathaniel G. White.

Vice-President—George C. Lord.

General Superintendent—James T. Furber.

Treasurer—Amos Blanchard.

Auditor—H. W. B. Wightman.

Clerk—Chauncey P. Judd.

Directors—Nathaniel G. White, Lawrence ; Geo. C. Lord, Newton ; Amos Paul, South Newmarket, N. H. ; Nathaniel J. Bradlee, Boston ; William S. Stevens, Dover ; James R. Nichols, Haverhill ; John Felt Osgood, Boston ; Samuel E. Spring, Portland, Me., Nathaniel W. Farwell, Lewiston, Me.

Corporate name of company and principal address : Boston & Maine Railroad, Boston, Mass.

WEST AMESBURY BRANCH RAILROAD.

Line of Road.—West Amesbury, Mass., to Newton Junction, on the Boston & Maine Railroad, 4.5 miles, one half of which is located in New Hampshire.

This road has been operated by the Boston & Maine Railroad since it was first opened in January, 1873, the terms of the lease being an annual rental of \$5,700, and the lessees to furnish the equipment.

A separate organization is maintained, the officers of which render the following financial statement for the year ending Sept. 30, 1881, as required by the commissioners in Massachusetts:

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$5,700.00	
Total expense, including taxes,	196.99	
Net income,	—————	\$5,503.01
Interest on funded debt,		3,990.00
Balance applicable to dividends,	\$1,513.01	
Dividends declared, 2½ per cent.,	1,425.00	
Balance for the year,	—————	\$88.01
Balance (profit and loss) last year,		92.12
		—————
Balance (profit and loss) carried forward to next year,		\$180.13
Total operating expenses and taxes,		\$196.99

ASSETS AND LIABILITIES.			
DR.			CR.
Construction account,	\$114,000.00	Capital stock,	\$57,000.00
Cash,	255.08	Funded debt,	57,000.00
		Unfunded debt, interest unpaid,	45.50
		Profit and loss or income accounts,	209.53
Total assets,	\$114,255.08	Total liabilities,	\$114,255.03

Length of road, branches, sidings, etc., 4 5-10 miles.

OFFICERS.

President—William H. Haskell.

Treasurer—Daniel J. Poor.

Clerk—James D. Pike.

Directors—Wm. H. Haskell, Albert N. Sargent, A. E. Goodwin, John Hoit, Benj. F. Sargent.

Corporate name of company and principal address: West Amesbury Branch Railroad Company, Merrimac, Mass.

DOVER & WINNIPISEOGEE RAILROAD.

Line of Road.—Dover to Alton Bay, 29 miles.

This road is leased to the Boston & Maine Railroad for a term of fifty years from 1863, at an annual rental of six per cent. upon its capital stock, and an additional sum of \$200 per annum for the purpose of enabling the company to maintain an independent organization.

General Exhibit.

Total income,	\$30,080.83	
Total expense, including taxes,	245.50	
Net income,	<hr/>	\$29,835.33
Balance applicable to dividends,	\$29,835.33	
Dividends declared, 6 per cent.,	28,800.00	
Balance for the year,	<hr/>	\$1,035.33
Balance (profit and loss) last year,		19,062.54
		<hr/>
Balance (profit and loss) carried forward to next year,		\$20,097.87

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

Rents for use of road,	\$29,000.00	
Income from dividends on stock,	690.00	
Income from U. S. bonds,	60.00	
Income from real estate,	330.83	
Total income from all sources,	————	\$30,080.83

Expenses.

Repairs of buildings, etc.,	\$158.84	
Taxes,	58.66	
General expenses,	28.00	
Total operating expenses and taxes,	————	\$245.50

ASSETS AND LIABILITIES.			
DR.			CR.
Construction account,	\$480,000.00	Capital stock,	\$480,000.00
120 shares D. & W. R. R.,	12,240.00	Unfunded debt:	
\$1,500 U. S. bonds,	1,591.25	Dividends unpaid,	606.00
Real estate,	5,000.00	Profit and loss or income acc'ts,	19,655.87
Cash,	930.62		
Notes receivable,	500.00		
Total assets,	\$500,261.87	Total liabilities,	\$500,261.87

Length of road, branches, sidings, etc., 29 miles.

OFFICERS.

President—William Hale, Dover.

Treasurer and Clerk—George W. Benn, Dover.

Directors—William Hale, Dover ; William Hill, North Berwick, Me. ; John McDuffee, Rochester ; Charles W. Woodman, Dover ; Charles Woodman, Dover ; William S. Stevens, Dover.

Corporate name and principal address: Dover & Winnipiseogee Railroad, Dover, N. H.

NASHUA & LOWELL RAILROAD.

Line of Road.—Nashua to Lowell, 14½ miles, double track. Leased: Stony Brook, 13.16 miles; Wilton, 15.5 miles; Peterborough Railroad, 10.5. Of the main line, 5.25 miles are in the state, and of the leased lines, the Wilton and Peterborough are New Hampshire roads; therefore the mileage under control of the corporation, within the state, amounts to 31.25 miles.

This road is operated by the Boston & Lowell under a lease of Oct. 1, 1880, the terms of which were given in our last annual report.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$78,257.45	
Total expense, including taxes,	6,040.60	
Net income,	<hr/>	\$72,216.85
Interest on funded debt,		17,000.00
		<hr/>
Balance applicable to dividends,		\$55,216.85
Dividends declared, 8 per cent.,	\$64,000.00	
Balance for the year,	8,783.15	
Balance (profit and loss) last year,		\$147,928.12
Add or deduct various entries made during the year not included above:		
Leach judgment for damage in 1880,	\$6,135.74	
Z. Shattuck and others, damage by fire, 1880,	660.00	
Boston & Lowell Railroad mileage tickets redeemed,	2,187.80	
Sundry railroads for freight overcharges and rebates,	845.07	
	<hr/>	18,611.76
		<hr/>
Balance (profit and loss) carried forward to next year,		\$129,316.36

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

Rents for use of road,	\$61,000.00	
Interest from Boston & Lowell Rail- road, on notes due from that road,	17,000.00	
Receipts from miscellaneous sources,	257.45	
Total income from all sources,	————	\$78,257.45

Expenses.

Salaries of general officers and clerks,	\$2,625.00	
Law expenses,	2,790.54	
Contingencies,	625.06	
Total operating expenses,	————	\$6,040.60

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$691,292.07	Capital stock,	\$800,000.00
Equipment account,	218,242.95	Funded debt,	300,000.00
Cash,	36,133.60	Unfunded debt, as follows:	
Bills receivable,	300,000.00	Interest unpaid, coupons,	1,530.00
Due from agents and companies,	26,045.74	Dividends unpaid,	33,868.00
		Notes payable,	7,000.00
		Profit and loss or income acc'ts,	129,316.36
Total assets,	\$1,271,714.36	Total liabilities,	\$1,271,714.36

OFFICERS.

President—Francis A. Brooks, Boston.

Treasurer—Charles B. Brooks, Boston.

Clerk—Walter A. Lovering, Nashua.

Directors—Francis A. Brooks, Boston ; Francis V. Parker, Boston ; Gedney K. Richardson, Boston ; Jeremiah W. White, Nashua ; Cornelius V. Dearborn, Nashua ; William W. Bailey, Nashua ; Albert M. Shaw, Lebanon.

Corporate name of company and principal address : Nashua & Lowell Railroad Corporation, Nashua, N. H.

PETERBOROUGH RAILROAD.

Line of Road.—Wilton to Greenfield, 11 miles.

This road is leased to the Nashua & Lowell Railroad, and operated by the Boston & Lowell.

No analysis of earnings and expenses is given in the returns, the same being included in returns of Nashua & Lowell road.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$35,699.64	
Total expense, including taxes,	1,166.75	
Net income,	<u> </u>	\$34,532.89
Interest on funded debt,		8,865.00
Balance applicable to dividends, etc.,	\$25,667.89	
Dividends declared, 3 per cent.,	11,550.00	
Balance for the year,	<u> </u>	14,117.89
Sinking fund bonds retired,		14,500.00
		<u> </u>
Balance carried forward to next year, overpaid,		\$382.11

ANALYSIS OF EARNINGS AND EXPENSES.

Expenses.

Salaries,	\$150.00
Law expenses, 1881,	600.00
	<u> </u>
Total,	\$750.00

ASSETS AND LIABILITIES.

DR.			CR.
Construction account,	\$588,950.00	Capital stock,	\$385,000.00
Real estate account,	5,296.22	Funded debt,	132,500.00
Cash items:		Unfunded debt, as follows:	
Cash,	11,746.07	Dividends unpaid,	11,850.00
Bills receivable,	200.00	Profit and loss or income ac-	
Other assets:		counts,	100,495.98
Sinking funds,	7,301.79		
Debit balances,	16,351.90		
	<u> </u>		<u> </u>
Total assets,	\$629,845.98	Total liabilities,	\$629,845.98

OFFICERS.

President—James Scott, Peterborough.

Clerk—Gilman C. Shattuck.

Treasurer—John G. Kimball.

Directors—James Scott, Peterborough; Thos. B. Eaton, Worcester, Mass.; John H. George, Concord; S. A. B. Abbott, Boston, Mass.; Geo. A. Ramsdell, Nashua; Edward Spalding, Nashua; F. A. McKean, Nashua.

Corporate name of company, and principal address: Peterborough Railroad, Nashua.

WILTON RAILROAD.

Line of Road.—Nashua to East Wilton, 15.43 miles.

This road is leased to Nashua & Lowell Railroad, and operated by Boston & Lowell.

No analysis of earnings and expenses can be given, as they are embraced in returns of Nashua & Lowell.

The balance-sheet given below is the only report made to us :

ASSETS AND LIABILITIES.

DR.		CR.	
Road-bed and superstructure,	\$228,352.82	Capital stock,	\$233,000.00
Depot buildings,	14,247.18	Reserved earnings,	9,600.00
Cash on hand,	8,678.20	Unclaimed dividends,	660.00
		Dividends, 6 per cent., unpaid,	6,990.00
		Contingent fund,	1,028.20
	<hr/> \$251,278.20		<hr/> \$251,278.20

OFFICERS.

President—Solomon Spalding, Nashua.

Treasurer—Frank A. McKean, Nashua.

Clerk—J. Thornton Greeley, Nashua.

Directors—Solomon Spalding, Clarke C. Boutwell, John Reed, John A. Spalding, Nashua; Wm. Ramsdell, Milford.

Corporate name of company and principal address: Wilton Railroad, Nashua, N. H.

WORCESTER & NASHUA RAILROAD.

DESCRIPTION OF ROAD.

Length of main line from Worcester to Nashua,	46.09 miles.
Length of double track from Worcester to Clinton,	16.83 miles.
Length of single track from Clinton to Nashua,	28.86 miles.
Aggregate length of sidings and other tracks not above enumerated,	15.15 miles.
Aggregate length of track owned by this company computed as single track,	78.07 miles.
Total length of steel rails in tracks belonging to this company,	26½ miles.
Length of the Nashua & Rochester Railroad operated by this company,	48.39 miles.
Total miles of road operated,	94.48 miles.

DESCRIPTION OF EQUIPMENT.

Number of locomotives,	20
Number of snow ploughs,	3
Number of parlor cars,	3
Number of passenger cars,	19
Number of mail and baggage cars,	7
Number of eight-wheel box cars,	222
Number of four-wheel box cars,	41
Number of eight-wheel platform cars,	110
Number of coal and gravel cars,	100

During the year this road has made extensive improvements in its road-bed by filling and bringing up to uniform grade, widening embankments, etc. Has also made improvements in tracks and grounds at Nashua, in order to meet the requirements of their constantly increasing business at that point.

In their report the directors say :

“ During the year covered by this report we have purchased and laid 800 tons steel rails of the best foreign manufacture (and since November 1, 1881, have added 500 tons more to our track), so that now we have a continuous line of steel track between Nashua and Clinton, which covers all our single track, besides having one and a half miles of steel on our double track between Worcester and Clinton.

“ We have laid about 35,000 new ties during the year, which is nearly double the number laid last year, and our call for ties the coming year will necessarily be large.”

The following accidents are reported :

ACCIDENTS ON THE W. & N. R. R.

Jeremiah Moriarty, aged thirty, a laborer, was injured in Lincoln Square yard, and died before reaching the hospital. He was struck by engine of outward express train. Bell was rung, and whistle sounded, and brakes applied.

March 16. J. W. Wilcox, brakeman, aged 28, had his head injured while coupling cars at Oakdale. Car was loaded with lumber.

March 18. Wallace Clark, conductor, aged 35, was on top of train, and head was struck by first bridge north of Groton. Lived about an hour.

March 22. Frank Sanborn, aged 6, was struck by engine of passenger train while attempting to cross track ahead of train, and instantly killed.

April 25. George Chandler, aged 30, a shifter in Lincoln Square yard, fell from a car, striking the ground, and breaking a leg.

April 25. Frank Boss, aged 46, a shifter in Lincoln Square yard, had a portion of one foot crushed by a wheel while shifting.

April 8. Jonathan Reed, aged 60, a farmer, was struck by a freight engine while crossing the track at West Boylston, and injured about the head. Lived about 36 hours.

July 15. Thomas Welch, aged 12, had leg cut off while attempting to get on moving freight train at Clinton.

August 31. Michael McGovern, aged 50, was struck by a locomotive while walking on track half mile south of West Boylston.

FINANCIAL STATEMENT, SEPTEMBER 30, 1881.

General Exhibit.

Total income,	\$610,874.44	
Total expense, including taxes,	433,574.54	
Net income,	<u> </u>	\$177,299.90
Interest on funded debt,	\$49,050.00	
Interest on unfunded debt,	136.30	
Rentals,	74,274.00	
Balance applicable to dividends,	53,839.60	
	<u> </u>	177,299.90
Dividends declared, 3 per cent.,	\$53,694.00	<u> </u>
Balance for the year,		\$145.60
Balance (profit and loss) last year,		172,877.72
Add premium on bonds sold,	\$430.00	
Received for old account,	5.90	
	<u> </u>	435.90
		<u> </u>
		\$173,459.22
Deduct old fire losses,	\$440.00	
Bad debts,	994.09	
Wash-out expenses,	4,193.26	
	<u> </u>	\$5,627.35
Balance (profit and loss) carried forward to next year,		<u> </u>
		\$167,831.87

Charges and Credits to Property During the Year.

Land and land damage,	\$777.00	
One new locomotive,	9,000.00	
Twenty-five eight-wheel box cars,	16,250.00	
Total charges,	<u> </u>	\$26,027.00
Land sold,		400.00
		<u> </u>
Net addition (or reduction) for the year,		\$25,627.00

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$93,033.57	
through passengers,	101,504.95	
express and extra baggage,	9,001.48	
mails,	13,313.68	
other sources, passenger department,	3,200.04	
Total, passenger department,	<hr/>	\$220,053.72
From local freight,	\$93,437.01	
through freight,	265,459.74	
other sources, freight department,	9,820.48	
Total, freight department,	<hr/>	368,717.23
Total transportation earnings,		588,770.95
Rent of land and buildings,		7,844.49
Dividends on Nashua & Rochester Railroad stock,		14,259.00
Total income from all sources,		<hr/> \$610,874.44

Expenses.

Salaries, general officers, and clerks,	\$14,962.57
Law expenses,	341.25
Insurance,	4,836.65
Stationery and printing,	2,729.86
Outside agencies and advertising,	2,753.67
Contingencies,	11,482.46
Repairs, bridges (including culverts and cattle-guards),	1,798.55
Repairs buildings,	12,903.27
Repairs fences, road-crossings, and signs,	3,358.58
Renewal rails,	28,540.50
Renewal ties,	14,742.51
Repairs roadway and track,	54,406.07
Repairs locomotives,	33,272.73

Fuel for locomotives,	\$74,387.70	
Water supply,	3,673.04	
Oil and waste,	6,009.42	
Locomotive service,	28,211.54	
Repairs passenger cars,	16,416.29	
Passenger train service,	10,205.21	
Passenger train supplies,	870.30	
Repairs freight cars,	16,835.18	
Freight train service,	10,243.72	
Freight train supplies,	543.91	
Mileage, freight cars (debit balance),	5,607.67	
Telegraph expenses (maintenance and operating),	846.35	
Damage and loss of freight and baggage,	1,064.31	
Damage to property and cattle,	368.20	
Personal injuries,	296.00	
Agents and station service,	53,542.76	
Station supplies,	1,054.78	
Total operating expenses,		\$416,305.05
Taxes,		17,269.49
Total operating expenses and taxes,		\$433,574.54

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$2,122,358.71	Capital stock,	\$1,789,800.00
Equipment account,	415,336.03	Funded debt,	962,000.00
Nashua & Rochester Railroad stock,	285,180.00	Unfunded debt, as follows:	
Cash items:		Interest unpaid,	3,165.00
Cash,	32,302.84	Dividends unpaid,	5,297.00
Due from agents and companies,	8,325.61	Other liabilities,	167,831.87
Other assets:			
Materials and supplies,	42,027.87		
Debit balances,	22,562.81		
Total assets,	\$2,928,093.87	Total liabilities,	\$2,928,093.87

Present or Contingent Liabilities not included in Balance-Sheet.

Nashua & Rochester Railroad bonds, \$700,000.00

Other liabilities :

Dividends on Nashua & Rochester Railroad stock, as per modified agreement.

Damage on account of wash-out at Clinton, not ascertained.

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	188,055	
Freight trains,	250,885	
Switching trains,	46,898	
Other trains,	10,328	
Total train mileage,	<hr/>	496,166
Number of season-ticket passengers,	71,392	
Number of local passengers (including season),	259,184	
Number of through passengers,	143,055	
Total number of passengers carried,	<hr/>	402,239
Total passenger mileage,		7,222,999
Number tons local freight carried,	106,025	
Number tons through freight carried,	408,201	
Total tons freight carried,	<hr/>	514,226
Total freight mileage,		16,153,062
Average weight of passenger trains,	145 tons.	
Average number of cars in passenger trains,	5	
Average weight of freight trains,	262½ tons.	
Average number of cars in train,	25	
Average number of persons employed,	about 400	

ROLLING STOCK.

Engines: Coal, 20; passenger, 5; freight and passenger, 12; switching, 3.

Number and kind of cars, passenger and baggage, and kind of brake: 26 with Westinghouse automatic air-brakes; 4 passenger and baggage, without air-brakes; freight cars, 392½, on a basis of eight wheels.

OFFICERS.

President—C. S. Turner.

Treasurer and Clerk—T. W. Hammond.

Superintendent—G. W. Hurlburt.

Directors—Stephen Salisbury, F. H. Kinnicutt, F. H. Dewey, J. Edwin Smith, Charles Holman, E. B. Stoddard, H. N. Bigelow, and Samuel Woodward.

Corporate name of company and principal address: The Worcester & Nashua Railroad Company, Worcester, Mass.

NASHUA & ROCHESTER RAILROAD.

Line of Road.—Nashua to Rochester. Length, 48.39. This line is leased to the Worcester & Nashua Railroad, and its income and operating expense are included in the report of the lessees. We therefore get no analysis of income or expenses.

The gross earnings of the Nashua & Rochester road for the past year were \$114,855.88, and the expenses were \$69,272.31, leaving as the net earnings for the year \$45,583.57. The interest on the stock and bonds, under the lease to the Worcester & Nashua road, amounting to \$74,274, shows a deficit of \$28,690.43 in the operation of the Nashua & Rochester road under the lease.

The earnings are a little in excess of any previous year since its construction.

The road is without rolling stock, that being furnished by the lessees.

The following accidents are reported:

Dec. 18, 1880. Mr. Tilden, of Nashua, had head slightly injured and ribs bruised by smoking car leaving the track at East Derry. Cause of accident, broken rail.

May 7, 1881. Samuel Holt, an engineer, while riding from Nashua to Rochester, and near Fremont, looking out from be-

tween engineer and tender, was struck by a bridge, killing him instantly.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$74,374.00	
Total expense,	100.00	
Net income,	\$74,274.00	
Interest on funded debt,		35,000.00
Dividends declared 3 per cent.,		\$39,274.00

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$2,010,079.58	Capital stock,	\$1,305,800.00
		Funded debt,	700,000.00
		Other liabilities,	4,279.58
Total assets,	\$2,010,079.58	Total liabilities,	\$2,010,079.58

OFFICERS.

President—F. H. Kinnicutt, Worcester, Mass.

Clerk—A. F. Stevens, Nashua.

Treasurer—T. W. Hammond, Worcester, Mass.

Assistant Treasurer—F. A. McKean, Nashua.

Clerk of Directors—T. W. Hammond.

Directors—J. C. Eastman, Hampstead; Francis H. Dewey, Worcester, Mass.; E. B. Stoddard, Worcester, Mass.; Charles W. Smith, Worcester, Mass.; Charles S. Turner, Worcester, Mass.; Aaron W. Sawyer (deceased), Nashua; A. H. Dunlap, Nashua; Benjamin Fletcher, Jr., Nashua; Joseph C. Burley, Epping; Edwin Wallace, Rochester; B. W. Hoyt, Epping; A. J. Pillsbury, Northwood.

Corporate name and principal address: Nashua & Rochester Railroad, Worcester, Mass.

CHESHIRE RAILROAD.

Line of Road.—South Ashburnham, Mass., to Bellows Falls, Vt. Length, 53.62 miles, of which 42.81 miles are in New Hampshire. Leased: 10½ miles of the Vermont and Massachusetts division of the Fitchburg Railroad in Massachusetts, and the Monadnock Railroad, 15.8 miles, of which 13.76 miles are in the state. Total length of road operated, 79.92 miles, and in the state, 56.57 miles.

The returns of this company are made to Sept. 30, 1881, to conform to the requirements of the statute in Massachusetts.

The directors report “usual amount of steel rails laid, and several new freight cars added to the rolling stock.” The main track is now nearly laid with steel rails, and the road is better equipped for a large business than a year ago.

ACCIDENTS DURING THE YEAR.

Jan. 2, 1881.—Near Marlborough, Nelson Bartlett, fireman, fell from engine and was killed.

Feb. 5, 1881.—Near Fitzwilliam, J. L. Davis, engineer, expecting a collision with a freight train, jumped from his engine and was killed.

Aug. 19, 1881.—At Troy, Arthur Jarvis, walking on track, was struck by engine and killed.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$622,595.25	
Total expense, including taxes,	487,184.58	
Net income,	<hr/>	\$135,410.67
Interest on funded debt,	48,000.00	
Rentals,	51,000.00	
Dividends declared 3 per cent.,	63,000.00	
Balance for the year (deficit),	26,589.33	
	<hr/>	
Balance (profit and loss) last year,	35,479.70	
Deduct deficit for year,	26,589.33	
	<hr/>	

Balance (profit and loss) carried forward to next year,	\$8,890.37
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ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$36,518.91	
through passengers,	107,763.51	
express and extra baggage,	6,806.01	
mails,	7,738.61	
Other sources, passenger department,	6,450.00	
Total passenger department,	<hr/>	\$165,277.04
From local freight,	\$27,965.57	
through freight,	417,194.90	
Total freight department,	<hr/>	\$445,160.47
Total transportation earnings,		<hr/> \$610,437.51
House and ground rents, shop work, &c.,	\$9,141.86	
Accretions,	557.88	
Interest,	2,458.00	
Income from other sources,	<hr/>	\$12,157.74
Total income from all sources,		<hr/> \$622,595.25

Expenses.

Salaries of general officers and clerks,	\$14,049.65
Law expenses,	1,630.37
Insurance,	1,423.44
Stationery and printing,	2,959.16
Outside agencies and advertising,	4,794.76
Contingencies,	2,491.90
Repairs of bridges (including culverts and cattle guards),	4,876.22
Repairs of buildings,	16,785.60

Repairs of fences, road-crossings, and signs,	\$492.10
Renewal rails,	33,311.58
Renewal ties,	7,218.47
Repairs of roadway and track,	35,905.55
Repairs of locomotives,	46,158.60
Fuel for locomotives,	99,324.10
Water supply,	3,147.27
Oil and waste,	5,211.99
Locomotive service,	35,431.87
Repairs of passenger cars,	17,240.79
Passenger train service,	6,468.44
Passenger train supplies,	410.94
Repairs of freight cars,	42,047.15
Freight train service,	25,441.46
Freight train supplies,	1,243.45
Mileage, freight cars (debit balance),	18,269.97
Telegraph expenses (maintenance and operating),	2,698.32
Damage and loss of freight and baggage,	506.39
Damage to property and cattle,	329.65
Personal injuries,	708.16
Agents and station service,	25,492.62
Station supplies,	8,956.86
Total operating expenses,	\$465,026.83
Taxes,	22,157.75
Total operating expenses and taxes,	\$487,184.58

ASSETS AND LIABILITIES.

DR.			CR.
Construction account,	\$2,395,268.94	Capital stock,	\$2,153,300.00
Equipment account,	322,266.32	Funded debt,	804,100.00
Cash items:		Unfunded debt as follows:	
Cash,	36,701.53	Interest unpaid,	24,885.00
Bills receivable,	46,801.28	Dividends unpaid,	886.00
Other assets:		Profit and loss or income ac-	
Materials and supplies,	141,023.30	counts,	8,890.87
Total assets,	\$2,992,061.37	Total liabilities,	\$2,992,061.37

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	122,070	
Freight trains,	349,991	
Switching trains,	27,150	
Other trains,	16,937	
Total train mileage,	<hr/>	516,148
Number of season-ticket passengers,	1,100	
Number of local passengers (in- cluding season),	64,136	
Number of through passengers,	82,129	
Total number of passengers carried,	<hr/>	146,265
Mileage of local passengers,	1,193,194	
Mileage of through passengers,	3,406,154	
Total passenger mileage,	<hr/>	4,599,348
Number tons local freight carried,	153,661	
Number tons through freight car- ried,	392,970	
Total tons freight carried,	<hr/>	546,631
Mileage of local tonnage,	974,914	
Mileage of through tonnage,	29,033,048	
Total freight mileage,	<hr/>	30,007,962

ROLLING STOCK.

Engines: wood, 18; coal, 12;—total, 30. Passenger, 7—6 with power brake; freight, 21—without power brake; switching, 2.

Twenty-three passenger and 10 baggage and mail cars (Westinghouse brake), 430 freight and 36 other kinds of cars.

OFFICERS.

President—William A. Russell.

Vice-President—E. C. Thayer.

Treasurer—F. H. Kingsbury.

General Ticket Agent—F. H. Kingsbury.

General Manager—R. Stewart.

General Freight Agent—J. W. Dodge.

Directors—William A. Russell, E. Murdock, Jr., G. F. Williams, J. B. Meer, E. C. Thayer, Geo. W. Russell, A. B. Turner.

Corporate name of company and principal address : Cheshire Railroad Company, Keene, N. H.

MONADNOCK RAILROAD.

Line of Road.—Peterborough to Winchendon, Mass., 15.8 miles, of which 13.76 miles are in New Hampshire.

This road has been operated during the past year by the Cheshire Railroad, under a lease for the term of six years. The terms of said lease were fully given in our last annual report.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income from rentals,	\$9,500.00	
Total expense, including taxes,	158.84	
Net income,	————	\$9,341.16
Interest on funded debt,		4,679.90
		————
Balance applicable to dividends,		\$4,661.26
Dividends declared, 2 per cent.,		4,000.00
		————
Balance for the year,		\$661.26
Balance last year,		2,575.48
		————
		\$3,236.74
Deduct amount paid on debt,	\$3,000.00	
Unpaid dividends of 1879-'80,	104.00	
	————	3,104.00
		————
Balance carried forward to next year,		\$132.74

ASSETS AND LIABILITIES.

DR.			CR.
*Construction—cost of road,	\$366,829.47	Capital stock,	\$205,400.00
Fifty-four shares Monadnock		Bonds outstanding,	78,500.00
Railroad stock,	3,090.00	Notes outstanding,	1,000.00
Subscription to stock in Peter-		Dividends unpaid,	8.00
borough & Hillsborough R. R.,	20,000.00	Interest unpaid,	1,313.50
Cash on hand,	132.74	Credit balance,	3,686.50
Due for rent of road, balance		Profit and loss account balance,	105,144.21
from B. B. & G. R. R.,	2,000.00		
Due for rent of road to Oct. 1,			
1881, Cheshire Railroad,	3,000.00		
	<u>\$395,052.21</u>		<u>\$395,052.21</u>
* This item represents the entire cost of the road, depots, land, etc., and includes interest paid during the construction of the road.			

The lessees report the earnings and expenses for the year as follows :

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$11,352.14	
express,	1,000.00	
mails,	891.85	
Total, passenger department,	—————	\$13,244.09
From local and through freight,		12,288.11
		<u> </u>
Total transportation earnings,		\$25,532.20
For station work. etc.,		626.43
		<u> </u>
Total income from all sources,		\$26,158.63
Deficit,		\$7,470.60

Expenses.

Salaries of general officers and clerks,	\$1,200.00
Stationery and printing,	6.74
Contingencies,	53.30
Repairs bridges (including culverts and cattle guards),	962.46

Repairs buildings,	\$563.10	
Repairs of fences, road-crossings, and signs,	92.44	
Renewal ties,	964.02	
Repairs roadway and track,	4,267.85	
Repairs locomotives,	778.66	
Fuel for locomotives,	3,438.36	
Water supply,	2.80	
Oil and waste,	132.06	
Locomotive service,	1,543.60	
Repairs passenger cars,	760.50	
Passenger train service,	578.16	
Passenger train supplies,	17.66	
Repairs freight cars,	42.23	
Freight train service,	580.94	
Freight train supplies,	18.27	
Damage to property and cattle,	3.00	
Personal injuries,	50.00	
Agents and station service,	2,280.00	
Station supplies,	29.32	
Total operating expenses,	—————	\$18,365.48
Taxes,		3,263.75
		<hr/>
Total operating expenses and taxes,		\$21,629.23
Paid M. R. R. for rent of road,		12,000.00
		<hr/>
		\$33,629.23

OFFICERS.

President—H. K. French, Peterborough.

Treasurer and Clerk—W. G. Livingston, Peterborough.

Directors—J. H. Fairbank, Peter Upton, O. H. Bradley, H. K. French, Willis Phelps, J. A. Rumrill, W. G. Livingston.

Corporate name of company and principal address: Monadnock Railroad, Peterborough, N. H.

FITCHBURG RAILROAD.

A return of this road is required in consequence of its owning a branch line from Ayer Junction, in Massachusetts, to Greenville, the operation of which is merged in the business of the main line, as no account of the business of the branch line is kept by itself.

This branch line, which is known as the Peterborough & Shirley Railroad, is 23.62 miles in length, and about 9½ miles are in New Hampshire.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$2,655,829.56	
Total expense, including taxes,	2,127,437.50	
Net income,	<hr/>	\$528,392.06
Interest on funded debt,		115,000.00
Interest on unfunded debt,		25,180.13
Rentals,		237,811.50
Balance applicable to dividends,		150,400.43
Dividends declared, 7 per cent.,		315,000.00
Balance for the year (deficit),		164,599.57
Balance (profit and loss) last year,		591,788.26
Add received for labor and materials used on		
Hittinger's wharf,		1,786.00
Deduct old claims charged off,		2,065.60
Balance (profit and loss) carried forward to		
next year,		426,909.09

Charges and Credits to Property during the Year.

Construction,	\$102,537.39	
Equipment,	498,705.00	
Total charges,	<hr/>	\$601,242.39
Net addition for the year,		\$601,242.39

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$567,055.95	
through passengers,	212,999.18	
express and extra baggage,	37,214.15	
mails,	30,056.69	
Total, passenger department,	—————	\$847,325.97
From local freight,	\$584,585.21	
through freight,	1,073,554.05	
Total, freight department,	—————	\$1,658,139.26
		<hr/>
Total transportation earnings,		\$2,505,465.23
Rents for use of road,		51,000.00
Premium on bonds,		43,234.10
Rent of property,		56,130.23
		<hr/>
Total income from all sources,		\$2,655,829.56

Expenses.

Salaries of general officers and clerks,	\$65,856.97
Law expenses,	9,447.52
Insurance,	560.82
Stationery and printing,	34,702.31
Outside agencies and advertising,	42,364.44
Contingencies,	12,749.55
Repairs bridges (including culverts and cattle-guards),	29,031.00
Repairs buildings,	87,432.39
Repairs fences, road-crossings, and signs,	15,522.74
Renewal rails,	89,937.30
Renewal ties,	46,706.22
Repairs road-way and track,	162,393.80
Repairs locomotives,	76,537.15
Fuel for locomotives,	305,287.35
Water supply,	11,953.43

Oil and waste,	\$24,758.87
Locomotive service,	173,287.59
Repairs passenger cars,	56,994.67
Passenger train service,	61,868.54
Passenger train supplies,	8,939.40
Mileage, passenger cars (debit balance),	57.95
Repairs freight cars,	144,719.77
Freight train service,	152,153.07
Freight train supplies,	6,431.57
Mileage, freight cars (debit balance),	27,512.42
Telegraph expenses (maintenance and operating),	19,113.75
Damage and loss of freight and baggage,	8,000.46
Damage to property and cattle,	5,108.56
Personal injuries,	31,102.15
Agents and station service,	258,198.61
Station supplies,	17,384.77
Total operating expenses,	<u>\$1,986,115.14</u>
Taxes,	<u>141,322.36</u>
Total operating expenses and taxes,	<u>\$2,127,437.50</u>

ASSETS AND LIABILITIES.

DR.			CR.
Construction account,	\$4,552,718.58	Capital stock,	\$4,950,000.00
Equipment account,	2,165,921.72	Funded debt,	2,000,000.00
Other investments:		Unfunded debt, as follows:	
Lands in Boston,	234,150.53	Interest unpaid,	57,525.00
Stock of Hoosac Tunnel, Dock,		Dividends unpaid,	5,687.50
and Elevator Co.,	280,500.00	Notes payable,	1,134,500.00
Improvements Vt. and Mass.		Vouchers and accounts,	74,884.06
R. R. Co.,	1,185,658.29	Other liabilities Vt. and Mass.	
Somerville improvement,	123,774.44	R. R. Co.,	760,844.53
Cash items:		Profit and loss or income ac-	
Cash,	98,991.82	counts,	426,909.09
Bills receivable,	17,866.62		
Due from agents and compa-			
nies,	3,360.61		
Other assets:			
Materials and supplies,	521,993.09		
Sinking funds,	186,553.78		
Debit balances,	38,860.70		
Total assets,	<u>\$9,410,350.18</u>	Total liabilities,	<u>\$9,410,350.18</u>

MILEAGE, TRAFFICS, ETC.

Mileage of passenger trains,	860,829	
freight trains,	957,422	
switching trains,	478,891	
other trains,	14,904	
Total train mileage,	<hr/>	2,312,046
Number of season ticket passengers,	528,440	
Number of local passengers (including season),	2,465,949	
Number of through passengers,	192,035	
Total number of passengers carried,	2,657,984	
Mileage of local passengers,	32,152,097	
Mileage of through passengers,	10,701,950	
Total passenger mileage,	<hr/>	42,854,047
Number tons local freight carried,	511,708	
Number tons through freight carried,	1,265,252	
Total tons freight carried,	<hr/>	1,776,960
Mileage of local tonnage,	14,507,916	
Mileage of through tonnage,	116,708,337	
Total freight mileage,	<hr/>	131,216,252
Average weight of passenger trains, exclusive of passengers, 122 tons.		
Average number of cars in passenger trains, $5\frac{1}{2}$.		
Average weight of freight trains, exclusive of freight, 280 tons.		
Average number of cars in train, 24.		
Average number of persons employed, 2,111.		
Length of road, branches, sidings, etc., 156.26.		

ROLLING STOCK.

Engines, 91. Cars.—Passenger, 91; baggage, mail, and express, 27; freight, 3,020; other cars, 167.

OFFICERS.

President—William B. Stearns.

Superintendent—John Adams.

Assistant Superintendent—E. K. Turner.

Freight Agent—C. L. Hartwell.

Treasurer—M. D. Benson.

Directors—William B. Stearns, Seth Bemis, Robert Codman, Rodney Wallace, C. U. Cutting.

Corporate name of company and principal address: Fitchburg Railroad Company, Boston, Mass.

SULLIVAN COUNTY RAILROAD.

Line of Road.—Bellows Falls to Windsor, Vt., 26 miles.

This road is wholly in New Hampshire, except the termini, which are towns in Vermont.

The road is operated as an independent road.

The following statement shows the year's business, ending March 31, 1882.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$218,764.62	
Total expense, including taxes,	172,915.22	
Net income,	—————	\$45,849.40
Balance applicable to dividends,		45,849.40
Dividends declared, 8 per cent.,		40,000.00
		—————
Balance for the year,		\$5,849.40
Balance (profit and loss) last year,		7,585.66
		—————
Balance (profit and loss) carried forward to next year,		\$13,435.06

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$63,733.53	
express and extra baggage,	1,800.00	
mails,	4,000.00	
Total passenger department,	<hr/>	\$69,533.53
From local and through freight,		148,409.59
		<hr/>
Total transportation earnings,		\$217,943.12
Interest,		821.50
		<hr/>
Total income from all sources,		\$218,764.62

Expenses.

Salaries of general officers and clerks,	\$4,329.47
Law expenses,	247.95
Insurance,	134.31
Stationery and printing,	1,628.09
Outside agencies and advertising,	170.04
Contingencies,	435.29
Repairs bridges (including culverts and cattle guards),	6,169.13
Repairs buildings,	5,523.59
Repairs fences, road-crossings, and signs,	2,058.81
Renewal rails,	5,336.03
Renewal ties,	1,917.60
Repairs roadway and track,	17,886.71
Repairs locomotives,	7,046.58
Fuel for locomotives,	23,341.82
Water supply,	2,027.32
Oil and waste,	621.25
Locomotive service,	10,459.41
Passenger train service,	1,565.17
Passenger train supplies,	4.25
Mileage, passenger cars (debit balance),	3,276.00
Repairs freight cars,	5,989.28

Freight train service,	\$6,996.20	
Freight train supplies,	616.84	
Mileage, freight cars (debit balance),	16,768.36	
Telegraph expenses (maintenance and operating),	370.41	
Damage and loss of freight and baggage,	63.08	
Damage to property and cattle,	42.00	
Personal injuries,	61.00	
Agents and station service,	7,172.05	
Station supplies,	1,120.89	
Other expenses,	9,745.27	
Total operating expenses,	<u> </u>	\$143,124.11
Taxes,		6,500.00
		<u> </u>
Total operating expenses and taxes for ten months ending March 31, 1882,		\$149,624.11
For April and May, 1881,		23,291.11
		<u> </u>
		\$172,915.22

ASSETS AND LIABILITIES.

DR.			CR.
Construction,	\$646,250.00	Capital stock,	\$500,000.00
Land,	869.49	Unfunded debt, as follows:	
Cash items:		Vouchers and accounts,	138,723.96
Cash,	269.22	Profit and loss or income ac-	
Due from agents and companies,	4,565.12	counts,	13,435.05
Other assets:			
Debit balances,	205.27		
Total assets,	<u>\$652,159.01</u>	Total liabilities,	<u>\$652,159.01</u>

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	62,949	
freight trains,	68,045	
switching trains,	2,765	
Total train mileage,	<u> </u>	133,759

Length of road, branches, sidings, &c. : Main line, 26 miles, branches, sidings, etc., 4 miles.

OFFICERS.

President—A. B. Harris, Springfield, Mass.

Treasurer—E. F. Lane, Keene.

Clerk—J. H. Albin, Concord.

Directors—A. B. Harris, Springfield, Mass. ; J. H. Albin, Concord ; C. J. Amidon, Hinsdale ; Frederick Billings, Woodstock, Vt. ; John B. Page, Rutland, Vt. ; Henry C. Robinson, Hartford, Conn. ; James H. Williams, Bellows Falls, Vt.

Corporate name of company and principal address : Sullivan County Railroad, Springfield, Mass.

 ASHUELOT RAILROAD.

Line of Road.—Keene to South Vernon, Vt., 24 miles. This road is leased to the Connecticut River Railroad Corporation of Massachusetts, the lessees furnishing the rolling-stock, and paying the lessors an annual rental of six per cent. upon their capital stock, and the expense of maintaining an organization. The line is kept in good condition, and is operated in a manner satisfactory to the lessors and the public.

No analysis of earnings or expenses given.

FINANCIAL STATEMENT, MARCH 31, 1882.

General Exhibit.

Total income,	\$17,159.28	
Total expense, including taxes,	4,287.30	
Net income,	<hr/>	\$12,871.98
Balance applicable to dividends,		12,871.98
Dividends declared, 6 per cent.,		12,600.00
		<hr/>
Balance for the year,		\$271.98

Amount brought forward,	\$271.98
Balance (profit and loss) last year,	13,879.48
Contingent liabilities,	4,629.02
Contingent fund,	3,580.42
<hr/>	
Balance (profit and loss) carried forward to next year,	\$22,260.90

Charges and Credits to Property during the Year.

Purchase of land,	\$1,917.05
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ASSETS AND LIABILITIES.			
DR.			CR
<hr/>			
Construction account,	\$220,598.02	Capital stock,	\$210,000.00
Due from agents and companies,	11,782.46	Unfunded debt, as follows:	
Sinking funds,	3,580.42	Dividends unpaid,	3,150.00
		Vouchers and accounts,	550.00
		Profit and loss or income accounts,	22,260.90
Total assets,	\$235,960.90	Total liabilities,	\$235,960.90
<hr/>			

OFFICERS.

President—A. B. Harris, Springfield, Mass.

Treasurer—E. F. Lane, Keene.

Clerk—J. F. Lane, Keene.

Directors—A. B. Harris, Springfield, Mass.; E. F. Lane and J. F. Lane, Keene; Oscar Edwards, James A. Rumrill, J. Mulligan, and W. H. Haile, of Springfield, Mass.

Corporate name of company and principal address: Ashuelot Railroad Company, Keene, N. H.

ATLANTIC & ST. LAWRENCE RAILROAD.

Line of Road.—Portland, Me., to Island Pond, Vt., 150¾ miles. In New Hampshire 52 miles.

This road is leased for a term of 999 years, at an annual

rental of 6 per cent. on its capital stock, to the Grand Trunk Railway of Canada, and forming a part of the main line of the Grand Trunk from Portland to Detroit.

No accidents are reported for the year.

The directors, in their last report, say,—

“The Grand Trunk Railway Company have continued to fulfil their obligations to us under the lease. In their hands the road has been steadily improving for several years past, and it is now in better condition than ever before. The iron rails of the main track have all been replaced by steel, the ties and ballast largely renewed, and, excepting the pile bridge over the Back Cove, in Portland, the last wooden bridge has disappeared from the line, all having now been replaced by permanent structures of iron and stone.

“The lessees have also, during the year, promptly paid certain interest due on the debt of the company, and such sums as became due for dividends.”

FINANCIAL STATEMENT, DECEMBER 31, 1881.

General Exhibit.

Total income,	\$1,024,009.15
Total operating expense, including taxes,	838,667.83
Net income,	185,341.32
Interest on funded debt,	126,259.27
Interest on stock paid by lessees,	329,040 00
Balance (loss) carried forward to next year,	\$269,957.95

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$127,987.18
through passengers,	108,379.95
express and extra baggage,	15,891.72
mails,	13,762.72
Total, passenger department, —————	\$266,021.57

Brought forward,		\$266,021.57
From local freight,	\$349,959.06	
through freight,	406,132.89	
Total, freight department,	—————	\$756,091.95
Income from other sources,		1,895.63
Total income from all sources,		<u>\$1,024,009.15</u>

Expenses.

Renewal ties, maintenance of way and buildings,	\$167,643.61	
Fuel for locomotives, locomotive power and repairs,	279,502.54	
Oil and waste, repairs and renew- als of cars,	88,562.89	
Repairs freight cars, traffic expen- ses,	240,301.33	
Freight train supplies, miscellan- eous expenses,	6,430.83	
Damage to property and cattle, gen- eral charges,	19,211.95	
Agents and station service, rent of rolling stock,	18,533.80	
Taxes,	18,461.18	
Total operating expenses and taxes,	—————	\$838,667.83
Total interest on funded debt and stock,		<u>455,299.27</u>
		\$1,293,967.10

ASSETS AND LIABILITIES.

DR.		CR.	
Equipment account, &c.,	\$8,484,000.00	Capital stock,	\$5,484,000.00
		Funded debt,	3,000,000.00
	<u>\$8,484,000.00</u>	Total liabilities,	<u>\$8,484,000.00</u>

Present or Contingent Liabilities not included in Balance-Sheet.

Bonds guaranteed by this company or a lien on its road :

St. Lawrence & Atlantic Railroad bonds, for £90,000,	\$435,000.00
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MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	171,691	
freight trains,	531,489	
switching trains,	215,560	
other trains,	145,156	
Total train mileage,	—————	1,063,896
Miles run by passenger, mail, and baggage cars (south or west),	1,196,756	
Miles run by freight cars (south or west),	12,063,396	
	—————	13,260,152
Number local passengers (including season),	142,014	
Number of through passengers,	94,706	
Total number of passengers car- ried,	—————	236,720
Mileage of local passengers (south or west),	4,200,654	
Mileage of through passengers (south or west),	5,886,239	
Total passenger mileage,	—————	10,086,893
Number tons local freight carried,	230,384	
Number tons through freight carried,	452,916	
Total tons freight carried,	—————	683,300
Mileage of local tonnage (south or west),	19,091,886	
Mileage of through tonnage (south or west),	54,364,400	
Total freight mileage,	—————	73,456,286

Average weight of passenger trains,	161 tons.
Average number of cars in passenger trains,	5 cars.
Average weight of freight trains,	261 tons.
Average number of cars in train,	20 cars.
Average number of persons employed,	890 persons.
Length of road, branches, sidings, etc.,	150.75 miles.

ROLLING STOCK.

Engines : Coal, 47 ; passenger, 16, with power brake ; freight, 22 ; switching, 9.

Number and kind of cars : Passenger, 25 ; baggage, mail, and express, 20.

Kind of brake : Vacuum. Freight cars, no specified number allotted.

OFFICERS.

President—Samuel E. Spring.

Treasurer—Chas. E. Barrett,

Clerk—F. R. Barrett.

Directors—P. H. Brown, J. Hickson, F. K. Swan, H. J. Libby, Sir A. T. Galt.

Corporate name of company and principal address : Atlantic & St. Lawrence Railroad, Portland, Me.

 PORTLAND & OGDENSBURG RAILROAD.

Line of Road.—Portland, Me., to the Fabyan House, 91 miles ; also a short line of $2\frac{1}{2}$ miles from a junction with the Boston, Concord & Montreal Railroad, in Dalton, to the Vermont line in the town of Lunenburg, Vt. Between the Fabyan House and Dalton the trains of this road are operated under contract, by the Boston, Concord & Montreal Railroad. Total length of the line in the state is 43 miles. Length of road, branches, and sidings, 106 $\frac{1}{2}$.

During the past year great improvement in the track, road-bed, sidings, and station-houses has been made.

The following extract from the report of the directors shows a portion of the improvements made on that part of the road in New Hampshire.

“The mountain track around the northern spur of Frankenstein, three quarters of a mile above the high iron trestle, has been greatly improved by the blasting away, some seven feet in width, of the ledge wall, the whole length of the curve, thus providing for a broad ditch upon the side of the road, and space for the accumulation of the ice that has encroached upon the track at this point to a very troublesome extent every winter; the broken rock, from this widening of the road-bed, has been deposited upon the valley side of the track, thus forming a new and substantial supporting shoulder to the heavy embankments along, and for some distance each way from, this curve.

“The high retaining wall, near the Crawford Notch and by the Dismal Pool, containing about forty-five hundred cubic yards of masonry, has been completed, and the high wooden trestle to the mountain side of it, is nearly filled in with earth. The embankment to replace this trestle may the coming season be completed, and the track thrown out to the true line of location, from the iron girders to the deep ledge cut at the Notch, thus securing, as originally contemplated, an easy entrance into the latter by gentle curvature instead of by the sharp reverse curves, adopted as a temporary expedient to avoid an immediate great expense and to gain time in opening the road. The material for the filling in of this high trestle was procured from a general widening of the cuts and the slopes all the way between the Livermore station and Mt. Willard.

“The station-houses have been kept in good repair, and those at North Conway and Glen station enlarged and improved to accommodate the increasing summer travel.”

The bridges of the road have been well cared for and painted, and, as a whole, they and the road-bed and track are in better condition than last year, and the material condition of the road for regular traffic movement over it is altogether much improved.

The equipment of the road is in good condition. One new locomotive and thirty platform freight cars have been added ; it now consists of 10 locomotives, 20 passenger and baggage-cars, 110 box freight cars, 152 platform cars, 5 vans and 1 crane car, 3 snow-plows.

ACCIDENTS REPORTED.

Two employ  s injured shackling cars ; one employ   injured by falling from car ; one employ   injured by derailment of cars ; one employ   killed by endeavoring to get on engine in motion ; one employ   killed by lumber falling on him while unloading car ; one person, not employ   or passenger, run over and killed.

FINANCIAL CONDITION, SEPT. 30, 1881.

General Exhibit.

Total income,	\$304,245.33	
Total expense, including taxes,	213,168.21	
Net income,	—————	\$91,077.12
Interest on funded debt,	\$66,720.00	
Interest on unfunded debt,	3,514.46	
Balance for the year,	20,842.66	
Balance (profit and loss) last year,	82,964.53	
Deduct,	4,788.80	
Balance (profit and loss carried forward to next year),	—————	\$99,018.39

Charges and Credits to Property during the Year.

Passenger station,	\$22.56	
Locomotive,	10,000.00	
Freight cars,	24,500.00	
Total charges,	\$34,522.56	
Net addition for the year,	—————	\$34,522.56

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local passengers,	\$63,312.03	
through passengers,	63,145.77	
express and extra baggage,	3,814.79	
mails,	9,382.83	
passenger department,	747.58	
Total passenger department,	<hr/>	\$140,403.00
local freight,	\$130,396.08	
through freight,	32,827.27	
freight department,	618.98	
Total freight department,	<hr/>	\$163,842.33
Total transportation earnings,		304,245.33
Total income from all sources,		304,245.33

Expenses.

Salaries of general officers and clerks,	\$16,074.06
Law expenses,	1,331.80
Repairs of snowplows,	206.11
Removing ice and snow,	3,083.67
Repairs machine shops and machinery,	825.07
Repairs bridges (including culverts and cattle guards),	2,994.98
Repairs buildings,	5,428.12
Repairs fences, road-crossings, and signs,	1,214.11
Renewal rails,	25,315.96
Renewal ties,	2,395.14
Repairs roadway and track,	42,214.28
Repairs locomotives,	13,373.67
Fuel for locomotives,	23,544.36
Water supply,	172.90

Oil and waste,	\$2,221.88	
Switchmen, watchmen, flagmen,	7,206.64	
Repairs passenger cars,	5,726.80	
Passenger train service,	11,125.62	
Mileage, passenger cars (debit balance),	254.68	
Repairs freight cars,	10,758.81	
Freight train service,	11,860.47	
Mileage, freight cars (debit balance),	567.62	
Telegraph expenses (maintenance and operating),	197.47	
Damage and loss of freight and baggage,	241.17	
B., C. & M. R. R. for hauling trains,	6,000.00	
Agents and station service,	18,089.71	
Fuel,	388.61	
Total operating expenses,		\$212,813.71
Taxes,		354.50
Total operating expenses and taxes,		<u>\$213,168.21</u>

ASSETS AND LIABILITIES.

DR.		CR.	
Construction account,	\$3,884,652.85	Capital stock,	\$1,052,185.55
Equipment account,	334,938.15	Funded debt,	3,068,000.00
Cash items:		Unfunded debt, as follows:	
Cash,	35,737.48	Interest unpaid,	2,273.85
Bills receivable,	30,230.09	Notes payable,	103,570.91
Due from agents and companies,	51,745.84	Vouchers and accounts,	35,713.07
Other assets:		Profit and loss or income accounts,	99,018.39
Materials and supplies,	14,008.75		
Debit balances,	9,448.61		
Total assets,	<u>\$4,360,761.77</u>	Total liabilities,	<u>\$4,360,761.77</u>

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	132,240	
* freight trains,	61,539	
switching trains,	27,757	
other trains,	19,005	
Total train mileage,	<u>240,541</u>	

Number of local passengers (including season),	61,705	
Number of through passengers,	45,506	
Total number of passengers carried,	————	107,211
Mileage of local passengers,		1,817,465
Mileage of through passengers,		1,944,487
Number tons local freight carried,	129,490	
Number tons through freight carried,	28,706	
Total tons freight carried,	————	158,196
Mileage of local tonnage,		3,319,582
Mileage of through tonnage,		1,836,248

OFFICERS.

President—Samuel J. Anderson.

Chief Engineer—J. F. Anderson.

Superintendent—J. Hamilton.

Gen. Ticket Agent—C. H. Foye.

Treasurer—John W. Dana.

Directors—Samuel J. Anderson, H. N. Jose, W. F. Milliken, J. S. Ricker, Joel Eastman, W. W. Thomas, Jr., James P. Baxter, R. M. Richardson, Francis Fessenden, Samuel Waterhouse.

Corporate name of company and principal address: Portland & Ogdensburg Railroad Company, Portland, Me.

PORTLAND & ROCHESTER RAILROAD.

Line of Road.—Portland, Me., to Rochester. Length, 52.5 miles, of which three miles are in New Hampshire.

FINANCIAL STATEMENT, SEPT. 30, 1881.

General Exhibit.

Total income,	\$168,328.58
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Total expense, including taxes,	153,293.68
Net income,	<u>\$15,034.90</u>

Charges and Credits to Property During the Year.

Construction and equipment :

Land,	\$250.00
Total charges,	250.00
Net addition (or reduction) for the year,	<u>250.00</u>

ANALYSIS OF EARNINGS AND EXPENSES.

Earnings.

From local and through passengers,	\$53,626.50	
express and extra baggage,	2,052.58	
mails,	7,225.50	
Total, passenger department,	<u> </u>	\$62,904.58
From local and through freight,		104,651.47
Total transportation earnings,		167,556.05
Income from other sources,		<u>772.53</u>
Total income from all sources,		\$168,328.58

Expenses.

Salaries of general officers and clerks,	\$7,400.00
Law expenses,	2,295.63
Insurance,	508.30
Stationery and printing,	160.10
Outside agencies and advertising,	1,563.67
Contingencies,	5,241.29
Repairs bridges (including culverts and cattle-guards),	1,732.37
Repairs buildings,	7,831.47
Repairs fences, road-crossings, and signs,	873.70
Renewal rails,	16,613.37
Renewal ties,	2,302.40

Repairs roadway and track,	30,282.33	
Repairs locomotives,	3,550.09	
Fuel for locomotives,	20,238.89	
Water supply,	863.46	
Oil and waste,	1,894.81	
Locomotive service,	3,620.98	
Repairs passenger cars,	9,037.84	
Repairs freight cars,	5,929.40	
Freight train service,	6,450.14	
Telegraph expenses (maintenance and operating),	1,020.00	
Damage and loss of freight and baggage,	135.57	
Personal injuries,	8,114.11	
Taxes,	391.80	
Watchmen and switchmen,	3,056.21	
New freight and passenger cars,	12,185.75	
Total operating expenses and taxes,	—————	\$153,293.68

ASSETS AND LIABILITIES.

DR.

CR.

Construction and equipment account,	\$2,033,064.86	Capital stock,	\$636,011.86
Cash,	24,094.58	Funded debt,	1,500,000.00
Other assets:		Unfunded debt, as follows:	
Sinking funds,	48,500.00	Notes payable,	13,801.98
Profit and loss (deficit),	51,652.70	Vouchers and accounts,	5,922.49
		Profit and loss or income accounts,	1,575.81
Total assets,	\$2,157,312.14	Total liabilities,	\$2,157,312.14

MILEAGE, TRAFFICS, ETC.

Mileage, passenger trains,	89,971	
freight trains,	78,615	
other trains,	9,148	
Total train mileage,	—————	177,734
Number of local passengers (including season),	106,370	
Number of through passengers,	21,510	
Total number of passengers carried,	—————	127,880
Number tons local freight carried,	53,089	
Number tons through freight carried,	48,783	
Total tons freight carried,	—————	101,872

Average number of cars in train, 16.

Average number of persons employed, 130.

Length of road : Main line, 12.50 miles ; sidings, 6 miles.

ROLLING STOCK.

Engines : Coal, 7 ; passenger, 2, with power brake.

Number and kind of cars : Passenger, 10 ; passenger and express, 4 ; freight, 140.

Kind of brake : Westinghouse.

OFFICERS.

President and Manager—Geo. P. Wescott.

Treasurer and Clerk—Wm. H. Conant.

Gen. Ticket Agent—J. W. Peters.

Gen. Freight Agent—B. Henry.

Directors—Geo. P. Wescott, W. L. Putnam, Nathan Webb, E. B. Phillip, Geo. C. Lord, R. O. Conant, S. J. Young, I. A. Waterman, S. E. Spring.

Corporate name of company and principal address : Portland & Rochester Railroad, Portland, Me.

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REPORT

OF THE

FISH AND GAME COMMISSIONERS

OF

NEW HAMPSHIRE,

1881-2.

CONCORD :

PARSONS B. COGSWELL, STATE PRINTER.

1882.

REPORT

OF THE

FISH AND GAME COMMISSIONERS.

To His Excellency the Governor and the Honorable Council:

Your commissioners take satisfaction in reporting that in no year since the opening of the Merrimack river for the ascent of migratory fish have so many salmon passed the fishways at Lawrence and Lowell, and have reached the waters of New Hampshire, as in the past year. Lawrence is the only place at which anything like a fair estimate can be made of the number of fish which pass through the fishways. At this point the water is shut off for about twenty minutes twice a day during the run of fish. Last summer the first salmon was seen June 7th,—a large fish of twenty pounds' weight. From this date to the 30th of July—when the last salmon of the season was seen—the fishway was closed daily, and seventy-two salmon were counted. At one time, on the 30th of June, nineteen salmon were counted in the fishway. When we consider the fact that these fish move more in the night than in the day,—that a larger volume of water flows through the fishways in the night, as the mills are not then running,—we are warranted in the belief that many hundreds, and possibly many thousands, of salmon ascended the Merrimack in the season of 1881. The drought which existed for the two preceding years continued through the past summer, and was especially severe at the period when fish were migrating from the sea to the head waters of the rivers. At Amoskeag falls the water was so

shoal between the dam and the pool below that it was impossible for large fish to reach the foot of the fishway. Some died in the attempt to ascend the rapids, and doubtless many remained below the falls and failed to reach their spawning-grounds in the Pemigewasset. To remove this obstruction, a channel should be made on the west side of the river, of sufficient depth to allow the larger salmon to reach the foot of the fishway in the pool under the dam. The attention of the agent of the Amoskeag Company has been called to this subject, and we have the assurance that the necessary work will be undertaken as soon as the stage of water will permit. Notwithstanding this obstacle to their progress, more salmon passed up the river and reached the falls at Plymouth than in any season since the fishways were constructed. Below is the report of Commissioner Powers, giving the statistics of what has been done at the state hatchery since the last annual report.

PLYMOUTH, N. H., Nov. 15, 1881.

The 60,000 eggs mentioned in my last report, obtained from the salmon taken at the hatching-house on the Pemigewasset river, were hatched with a loss of 8 per cent.

In December, 1880, and January, 1881, I received 419,500 Atlantic salmon-eggs from Bucksport, Maine. These were hatched with a loss of 7,533. During the month of May, 30,000 young salmon were put into the Contoocook river at Hillsborough. The remainder of both lots, something over 420,000, were put into the Pemigewasset river, from one to three miles above Livermore Falls.

This year twenty-five salmon have been caught at the hatchery, varying in weight from eight to twenty-two pounds. The nets were set June 2: the first salmon was caught June 20, the last September 26. Twelve were females, and from them we have secured 125,000 eggs, as follows:

October 18, from two fish,	.	.	.	24,000
October 25, from six fish,	.	.	.	53,000
October 30, from four fish,	.	.	.	48,000
				<hr/>
				125,000

The past summer, like that of 1880, has been a very dry season, and the river has been low the greater part of the time, which, in part, accounts for my not taking more salmon, as I have no doubt that large numbers came up the Merrimack this season.

Last winter, when the trout-pond was frozen over, the mink tunnelled under the snow and ice, and caught over half the breeding-trout before I knew it; but we soon put a stop to that business by catching three of the thieves, and have built two plank tanks twenty-five by six feet, that I think will keep out all of that kind of poachers.

This season we have taken, to date, 110,000 trout-eggs,—the first spawn taken Sept. 23.

I have bought and caught something over 400 trout; so that next year we shall have a good number of breeders.

Yours truly,

A. H. POWERS.

In addition to the above statement, Mr. Powers reports, under date of April 3, 1882, that there are at the state hatchery, for distribution,—

Brook trout,	.	.	.	.	.	.	55,000
Schoodic salmon,	.	.	.	.	.	.	59,000
Penobscot salmon,	.	.	.	.	.	.	466,000

CALIFORNIA SALMON.

Through Prof. Baird, 50,000 California salmon-eggs were allotted to New Hampshire last fall. They arrived at Plymouth on the 6th of October, and when unpacked were found in rather bad condition, having been injured in transportation. Mr. Powers reports more than 8,000 dead eggs when the crate was opened. About 20,000 were hatched and put into the Pemigewasset. The attempt to propagate California salmon has so far been a failure, and your commissioners do not propose to carry the experiment any farther. Several lots have been consigned to New Hampshire in previous years, but after hatching and depositing them in the rivers, nothing more has

been seen of them ; and this, so far as we can learn, has been the experience of all fish-culturists on the Atlantic coast. Our native salmon are doubtless the best fish for propagation with us. We have reached a period in the culture of salmon in which the waters of our own state and the state of Massachusetts are partially supplied with the product of eggs taken from fish which have ascended the Merrimack from the ocean to Livermore falls, and there is no valid reason why in a few years we should not secure all the young fry required to keep the rivers amply restocked with this valuable fish. At the present time, "the Penobscot river is the only river on the Atlantic coast of the United States where salmon are left in sufficient numbers to afford a supply of salmon ova to the country." * From this source Massachusetts and New Hampshire have received, and for the present will continue to receive, through Prof. Baird, of the United States Commission of Fisheries, their principal supply.

SHAD.

For several years no attempt has been made to propagate shad in the Merrimack river. Only four were seen in the fishway at Lawrence during the examinations of last summer. The cause of the disappearance of shad will be understood from the last report of the Massachusetts commissioners, from which we take the following statement :

" THE MERRIMACK RIVER.

" By an act of the legislature, passed May, 1867, all fishing with seines was prohibited in the Merrimack for a period of four years. No objection was made to this act by the fishermen, for the simple reason that the salmon formerly frequenting the river had all been destroyed, and the shad so reduced in number that more than two thirds of the seining-grounds had been abandoned as worthless. This condition of the fisheries was caused mainly by the erection of the Lawrence dam, which cut the salmon off from all their spawning-grounds, and so reduced the spawning-grounds of the shad that it became a ques-

* Report of H. O. Stanley, Commissioner of Fisheries and Game, State of Maine, 1881.

tion of only a few years when the Merrimack shad would cease to be of any interest.

“The remedy for this depletion lay in extending their breeding-grounds above the dam, or in artificial hatching, or, what would perhaps be better, in both combined. To some extent both remedies were applied, but not with that intelligence which marks the present condition of fish-culture. In 1869, hatching of shad, in a small way, was commenced at North Andover, and continued till 1876, with decided results. Whatever advantages have accrued to those who have been engaged in the shad fisheries on the Merrimack, since 1874, is largely due to artificial hatching. In consequence of the opposition of the fishermen, and the difficulty of making satisfactory arrangements at North Andover, the only breeding-ground of shad in this river, it was decided to suspend this work for a time. In the report for 1876 it was stated that it was thought best to abandon, for a while, artificial hatching of shad, and that it required no great foresight to predict a considerable falling off of the shad fisheries of this river during the next three or four years.

“While the results of artificial hatching were encouraging, it fell short of what was anticipated, and of what there was a right to expect from experiments made elsewhere. The predictions in regard to the decrease of the shad have been fully verified, the catch the past season having been much less than any year since the river was reopened. So great was the falling off that it was deemed necessary to look to some other cause than lawful fishing in the river. This, with the destruction of salmon by poachers last year below Lawrence, led to the detailing of detectives to see that the laws were observed. They were also instructed to investigate all matters pertaining to the fisheries of the Merrimack. The work was faithfully done, and the investigation thorough, leaving no doubt that the present condition of the fisheries is due largely to acts of fishermen at Newburyport. Under the pretence of fishing for menhaden, these men have yearly destroyed hundreds of thousands of young migratory fish that play back and forth in the brackish water of the lower river, and have sold them at an insignificant price to fishermen for bait.

“Four years ago some of these men were arrested for illegal fishing, and the case was dismissed on the ground that the mouth of the river had never been defined, as provided for in chapter 384 of the Acts of 1869. While an application made to the governor for a definition of the river’s mouth was under consideration, the Newburyport fishermen came forward, and entered into an agreement, a record of which is here copied from the report of 1877 :

“‘Fishing with seines in the Merrimack, at the season when the menhaden stand in, is forbidden by law. The *mouth* of the river has, however, never been defined by the governor as permitted by statute, and it was represented to the commissioners that valuable menhaden fisheries existed in this neutral ground of brackish water. Therefore, under the personal promise of the fishermen to capture no shad or salmon, and with the guaranty of responsible persons in Newburyport, the commissioners agreed to defer the definition of the river mouth, and to assume that these menhaden were not positively included in the river proper.’

“This agreement shows the disposition of the commissioners to give to the fishermen the largest liberty consistent with the interests of fish-culture. During the last season the agreement was renewed, both verbally and in writing, and signed by the leading fishermen on that part of the river.

“How well it was kept will be readily understood when it is stated that no less than eleven large seines, of small mesh, manned by thirty or forty men, have constantly swept the river, from the chain bridge above Newburyport to Plum Island light-house, during the months of May, June, and July ; and that the pay for boats, seines, and men has been derived entirely from the catch of salmon, shad (both large and small), and a few alewives, called bluebacks. Not a single menhaden has been seen in the river this year.

“The following statements, made and sworn to by the fishermen of Newburyport, in their annual returns, show the catch of menhaden during the last five years :

Catch of Menhaden at Newburyport.

1877,	.	.	.	.	.	.	.	2,013,675
1878,	.	.	.	.	.	.	.	473,088
1879,	.	.	.	.	.	.	.	24,075
1880,	.	.	.	.	.	.	.	9,500
1881,	.	.	.	.	.	.	.	None.

“To make up for the loss of menhaden, the fishermen are ruining the river by the wholesale destruction of migratory fish. In view of these facts, the supposed partial failure of artificial hatching at North Andover, the non-appearance of shad in any considerable numbers at the Lawrence dam from the planting in the waters above, and the rapid decline of the shad fisheries below, are no longer a matter of mystery.

“On the petition of the mayors of Lawrence and Haverhill, and of most of the fishermen above chain bridge, the commissioners requested his excellency the governor to define the mouth of the river; and the following order was accordingly issued :

“ ‘COMMONWEALTH OF MASSACHUSETTS.

“ ‘Council Chamber, Boston, Nov. 9, 1881.

“ ‘Ordered, upon recommendation of the Commissioners on Inland Fisheries, in accordance with section 17 of chapter 384 of the Acts of the year 1869, that the mouth of the Merrimack river be fixed and defined at a line drawn between the north and south breakers, so called; so that all water lying west of said line, and included between the jetties now constructing, shall be within the mouth of said river.

“ ‘Adopted.

“ ‘HENRY B. PIERCE,
“ ‘*Secretary.*’

“By hatching shad at North Andover, and carrying the young fish well up the river, the breeding-grounds might be extended, giving a large increase in addition to the artificial propagation. The statement in regard to the increase of the breeding-grounds is based upon the fact, that, of the few shad

known to have reached the Lawrence dam since the new fishway was constructed, many, and perhaps all, have gone freely over it. That there is no impediment to the easy passage of all kinds of fish over this dam is well known to all who have paid the subject any attention."

LAND-LOCKED SALMON.

Land-locked or Schoodic salmon were first placed in the waters of New Hampshire in 1877, when a few thousand of the young fry were put into Bradford pond in Bradford. Since then thirty-eight lakes and ponds have been stocked with this gamey fish. Their distribution has embraced every county in the state, and in many localities they have grown and increased in numbers as rapidly as could be expected. By far the largest distribution was made in 1879, when they were put into twenty-three different bodies of water. It is too soon to decide upon the results of this work, as land-locked salmon will not thrive in shoal-water, or where they cannot have access to swift-running streams of considerable size for depositing their eggs. It is probable that they have been placed in many ponds where no satisfactory results will be obtained; but in lakes and large ponds with deep water and rocky bottom, with free inlet and outlet, and free from black bass, there can be no doubt of ultimate success. Below is a list of lakes and ponds in which land-locked salmon have been placed, and the dates of their introduction:

Bradford pond, Bradford,	1877
Squam lake, Holderness,	1877-79
Merry-Meeting pond, New Durham,	1878-79
Sunapee lake, Sunapee,	1877-78-79
Massabesic pond, Auburn,	1879
Willard's pond, Antrim,	1879
Newfound lake, Bridgewater,	1879
Monadnock pond, Dublin,	1879
Mascomy lake, Enfield,	1879
South pond, Fitzwilliam,	1879
Echo lake, Franconia,	1879-81

Half-Moon, Long, Norway, Juggernaut, Hunt, and	
Jack ponds, Hancock,	1879-81
Harrisville, Breed, and Spooner ponds, Harrisville, .	1879-81
Rocky pond, Hollis,	1879
Nutt's pond, Manchester,	1879
Stone's pond, Marlborough,	1879-81
Duncan pond, Ossipee,	1879
Tarlton's large pond, Piermont,	1879
Jones pond, Raymond,	1879
Sandwich pond, Sandwich,	1879
Star pond, Springfield,	1879
Chestnut pond, Northfield,	1879
Winnipiseogee lake,	1879-81
Connecticut lake, Pittsburg,	1879
Tri-Echo lake, Milton,	1881
Island pond, Washington,	1881
Campbell's and Contention ponds, Hillsborough, .	1881
Beach and Smith's ponds, Wolfeborough,	1881
Island pond, Derry,	1881
Humphrey's pond, Winchester,	1881

BROOK TROUT.

Since the passage by the legislature of the act authorizing any town or city in the state to "prohibit fishing in any waters so far as the same are included within the boundaries of any town or city, for any period not exceeding three years, for the purpose of stocking said waters with any kind of desirable fish," a new interest has been awakened in the propagation of brook trout, the most choice of all the game and edible fishes native to our waters. The commissioners have offered to allot to towns, which may adopt this act, a supply of young trout sufficient to stock their streams, so far as the facilities for breeding at the state hatchery will permit. The number of applications is constantly increasing and already exceeds the productive capacity of the establishment at Plymouth. An additional number of ponds, for raising and keeping parent fish, are needed. The hatching-house should be enlarged to give room for more troughs, and an increased supply of water fur-

nished for hatching purposes. All this can be done at small expense. The following is a list of towns and streams in which trout have been placed, with dates of distribution:

Head waters of Saco river,	1880
Head waters of Ammonoosuc river,	"
Head waters of Peabody river,	"
Brooks in Pittsfield,	"
" Epsom,	"
" Manchester,	"
" Hooksett,	"
" Milton,	"
" Brookfield,	"
" Nelson,	"
" Peterborough,	"
" Charlestown,	"
" Deering,	1881
Streams at base of Mt. Washington, near Fabyan's,	"
Streams in Pittsfield,	"
" Gilmanton,	"
" Milton,	"
" Dover,	"
" Walpole,	"
" Tuftonborough,	"

There are, at the time of writing this report, 55,000 young fry of the brook trout to be allotted to such towns as make application under the provisions of the law.

SALMO-IRIDIA—RAINBOW OR CALIFORNIA TROUT.

In the report of 1880, it is stated that 2,000 eggs of the rainbow trout were received from Prof. Baird and hatched at Plymouth. They were put into the Pemigewasset below Livermore Falls, and some of them have occasionally been seen and taken from the river by Commissioner Powers. Application has been made the present season to Prof. Baird for as many ova as he can allot to New Hampshire, with the promise of favorable consideration. According to high authority, the salmo-iridia is the coming trout, *par excellence*. They

thrive in the same waters occupied by the brook trout, though best adapted to the larger streams and ponds. There is some diversity of opinion as to their rank as a table fish compared with the *salmo fontinalis*, but none in regard to their game qualities.

Mr. R. B. Roosevelt, late president of the New York Association for the Protection of Game, says,—“The rainbow trout are twice as strong as Eastern brook trout, and twice as rapid growers.” The complaint against them is that they are too gamey: they smash light tackle with their tremendous rushes, and the angler must be especially prepared for them. They can be easily introduced into any trout streams. They will live where the common brook trout will, and in some places where they will not. A writer in *Forest & Stream*—Mr. H. Woodson, who has had experience in angling for the rainbow trout and in breeding them—speaks with enthusiasm of their fine flavor for the table and their superior qualities as a game fish. According to his statements, they are very hardy; grow rapidly, feeding on vegetable food as well as insects; will readily adapt themselves to waters of different temperatures; and, being in part ground feeders, are not specially destructive to other fish. In illustration of their toughness and rapid growth, he gives his experience as follows: “In September, 1879, I stocked a small lake, containing about forty-five acres, with 2,000 fish, hauling them in barrels a distance of forty miles. They were from one and a half to ten inches in length. As there were no fish in the lake and no enemies to conquer, and an abundance of suitable food, they had nothing to do but to grow. Nothing was seen of them till April, 1880. They could then occasionally be seen feeding during the summer. In September following, I placed 1,300 more in the lake. This lot were from two to five inches in length. Their next appearance was in April, 1881, just nineteen months from the time the first fish were deposited in the lake. They then began to ascend a small stream which empties into the lake, for the purpose of spawning. They are spring spawners. To my surprise, I found them measuring from fourteen to twenty inches in length, and some of them weighing four pounds.” The testimony of the eminent fish-culturist, Seth Green, is

given in the following graphic language. Speaking for New York, where the rainbow trout have been pretty widely distributed, he says,—“The fishing in the inland waters will be better this year than last, and within three years you will hear the greatest howl over the California trout that has been heard for years. They spawn in the spring, and hatch in a few days, and will fill our streams so full that our fishermen will have to enlarge their baskets.” At the meeting of the American Fish-cultural Association, recently held in New York, a rainbow trout was exhibited which weighed ten pounds. It was taken from the McCloud river and sent to the exhibition by Mr. Livingston Stone.

BLACK BASS.

Since the introduction of black bass in 1868, the commissioners have deposited them in more than eighty different bodies of water in the state, by far the largest distribution having been made in 1877, 1878, and 1879. They have become very numerous, and in many places have grown to three and five pounds in weight. They have found their way into many streams and ponds connected with the waters in which they were originally placed; and in respect to this variety of desirable fish, it may be said that the work of the commissioners is substantially finished. Only one application for bass has been made during the past year. By many anglers the bass is considered second to no other fish in his game qualities, and for the table he is universally acceptable. Sunapee Lake, Winnipiseogee, and the ponds connected with this largest and most attractive sheet of water in New Hampshire, afford fine sport for bass anglers. The ponds near Milton in the eastern part of the state are well stocked. Wherever they have found a home they are very sure to stay. They are prolific;—leaving the deep water, where they have passed the winter, a few weeks before spawning, they seek favorable places for their nests, and having deposited their eggs, they keep watch and ward over them till the young fry make their appearance—usually in eight or ten days. Like the hornpout or catfish, the young are protected by the parent fish for a certain time, and woe be to

the intruder who invades the family circle. The bass is pugnacious and a hard fighter: even the pickerel is obliged to give him a wide berth. Once in possession of a body of water, he will hold his own against all other fish. The highest authority—Dr. J. A. Henshall—maintains that the black bass is a hybernating fish. As winter approaches they seek deep water, and lie dormant during the cold season, burying themselves in the mud and under rocks. Occasionally they are taken through the ice, but this is rare so far north as New Hampshire. This habit is a great protection, and saves them from extermination by constant fishing. They spawn in May and early in June. The young are perfectly formed, being about half an inch long when leaving the egg. They become good-sized, mature fish in about three years, their growth depending upon the abundance and kind of food within reach. Close times in this state is from the 30th day of April to the 15th day of June.

CARP.

The report of last year contained such full directions in regard to the propagation of carp, that your commissioners do not think it necessary to say much on the subject at the present time. The attempt to cultivate this variety of fish so far north has not been encouraging; they seem to require water of a higher temperature than the ponds of New Hampshire afford. A small number of young carp were received from the Massachusetts commissioners last year, and put into a pond abounding in vegetable matter, and apparently every way suitable for their growth. They soon began to die, one after another disappearing, till only one, out of the lot of thirty-four, remained. This one grew from an inch and a half to five or six inches in length, and then died. There were no other fish in the pond, and no cause could be found for their mortality, unless it was the coldness of the water. These fish were received in the early spring, and it has been suggested that a better result might be obtained, if they were introduced into our ponds in the summer when the water is warm: they might then become acclimated before cold weather came on. Future experiments will determine this question.

Within a short period, fish-culture, as a scientific enterprise, has assumed large proportions, and has become a subject of national and international interest. An international exhibition was held in Germany, in the city of Berlin, in 1880, at which representatives were present from the United States and from most of the European states. Our own country was one of the most conspicuous amongst the large number of exhibitors.

Mr. Walpole, the senior inspector of fisheries for England, says of this collection,—“A staff of obliging officials was specially detailed to accompany the American collection to Berlin to arrange the articles for exhibition and to answer any inquiries respecting them. The private exhibitors from the States naturally availed themselves of this admirable organization for the purpose of exhibiting their own objects, and the whole collection from the United States thus acquired a symmetry and completeness not attained by any other country. Every important fish in the United States is exhibited in a colored cast, or some other way. A model of every important fishing vessel and boat is shown. Every method of fish-culture in use, every fish ladder of importance, has its model at the exhibition. The commonest and rarest articles in use by ordinary fishermen may be found at Berlin: and the visitor who chooses to devote time to the matter, and to avail himself of the courteous assistance of the United States staff, can obtain a comprehensive idea of what is going on in America.” The editor of the *London Fishing Gazette* says,—“If we turn to the United States, we find fish-culture there has become a national institution. The United States government gives a hearty support to it, appropriating large sums annually for the express purpose of breeding fish and stocking rivers. Not only does the government do this, but every state in the Union supports fish-culture, and is proud of such men as Professor Baird, Messrs. Livingston Stone, Fred Mather, E. G. Blackford, G. Brown Good, and many other hard-working, scientific, and practical enthusiasts.” A grand international exhibition is to be held in London in 1883, in which the Prince of Wales and other distinguished persons take a personal interest. The annual meeting of the American Fish-cultural Association was held in New York, April 1st of the present year, calling

together a large assembly of scientific men and others interested in the subject. Papers were read of great practical importance, containing statistics of much value, showing, by conclusive evidence, the importance of the results already obtained. We need only to be intelligently informed of the progress of this enterprise to have all doubts of its importance and ultimate success removed from our minds. People who are impatient at what they conceive to be the slow progress made in restocking the waters of our own state, and who are skeptical in regard to the enterprise, are poorly informed as to what has been already accomplished, and of the time and labor required to complete the work. It is a common impression that the planting of a few hundred thousand young fish in a river or lake is sufficient to supply the waters for all time to come; but this is only a beginning, and the process must be repeated until the waters are so completely restocked that the natural increase will render an artificial supply unnecessary. In any of our ponds open to fishing the year through, which abound in the commonest varieties of fish,—as perch, pickerel, chub, and bream,—there are many millions of eggs deposited and hatched annually, and this scarcely keeps the supply good. Much more difficult is it to preserve the finer varieties of game and edible fishes, which attract the art of the angler and the rapacity of the pot fisherman.

STATE HATCHING.

A successful prosecution of the work of the Fish Commission demands some important changes and improvements at the state hatchery. New Hampshire and Massachusetts should own the premises, and purchase some adjoining land in addition to that now leased. Substantial and valuable improvements have already been made at the joint expense of these states; dams have been constructed, reservoirs made, a hatching-house erected, with the necessary appointments and furniture provided, and the way prepared for increasing these works at a small expense. The location is perhaps as eligible as any on the river. The necessity for a comfortable and decent house for the commissioner who has the hatchery in

charge is acknowledged by every one who visits the premises, and it is sorely felt by the commissioner and his family. The cottage now occupied is old, small, and much out of repair. It is so far gone with the decay of old age as to forbid any chance of restoration by repairing. A convenient and suitable dwelling could be built for \$1,500 or \$2,000, of which Massachusetts is ready to contribute one half. The present occupant could not have been induced to remain as he has for the past four years, except for his enthusiasm and interest in his calling, and it is too much to ask him and his family to endure the privations and inconveniences of the situation much longer.

GAME.

RUFFED GROUSE.

Complaint has been made far and wide of the scarcity of ruffed grouse, and many ways of accounting for their diminishing numbers have been suggested. The destruction of our forests is a prime cause for the diminution of all kinds of game, depriving them of cover and food, and exposing them to the attacks of all sorts of enemies. The subject is so well treated in the address of Mr. Colburn, in the Appendix, that we refer to that for information.

DEER.

There has been a steady increase in the number of deer in the northern part of the state for several years, and as the past winter has been favorable to the deer and unfavorable to the crust hunter, they will doubtless be numerous in the coming season. An observance of the laws protecting this fine creature is all that is necessary to preserve them in abundance.

Respectfully submitted.

EDWARD SPALDING,
ALBINA H. POWERS,
LUTHER HAYES,

Commissioners.

COMMISSIONERS ON FISHERIES.

OFFICIAL LIST OF FISH COMMISSIONERS OF CANADA AND
THE UNITED STATES, PUBLISHED IN THE "FOREST AND
STREAM" OF SEPTEMBER 29TH, 1881.

*The expirations of the terms of office are indicated by the dates in
parenthesis. Where no date is given the term is indefinite.*

CANADA.

W. F. Witcher, . . . Ottawa, Ontario.

NEW BRUNSWICK.

W. H. Venning, . . . St. John.
Inspector of Fisheries.

NOVA SCOTIA.

W. H. Rogers, . . . Amherst.
Inspector of Fisheries.

PRINCE EDWARD ISLAND.

J. H. Duvar, . . . Alberton.
Inspector of Fisheries.

BRITISH COLUMBIA.

Alex. C. Anderson, . . . Victoria.
Inspector of Fisheries.

THE UNITED STATES.

Prof. Spencer F. Baird, . . . Washington, D. C.

ALABAMA.

C. S. G. Doster, . . . Prattville.
 D. B. Huntley, . . . Courtland.

ARIZONA.

John J. Gosper, . . . Prescott (1884).
 Richard Rule, . . . Tombstone (1884).
 Dr. J. H. Taggart, . . . Yuma (1884).

ARKANSAS.

N. B. Pearce, . . . Osage Mills.
 James Hornibrook, . . . Little Rock.
 John E. Reardon, . . . Little Rock.

CALIFORNIA.

S. R. Throckmorton, . . . San Francisco (1883).
 B. B. Redding, . . . San Francisco (1883).
 J. D. Farwell, . . . Niles, Alameda Co. (1883).

COLORADO.

W. E. Sisty, . . . Brookvale (1883).

CONNECTICUT.

Dr. W. M. Hudson, . . . Hartford (1882).
 Robert G. Pike, . . . Middletown (1882).
 G. N. Woodruff, . . . Sherman (1884).

GEORGIA.

J. T. Henderson, . . . Atlanta (1882).
Commissioner of Agriculture and *ex-officio* Commissioner of Fisheries.
 Dr. H. H. Carey, . . . La Grange (1882).
Superintendent of Fisheries.

ILLINOIS.

N. K. Fairbanks, . . . Chicago (1882).
President.
 S. P. Bartlett, . . . Quincy (1884).
 S. P. McDoel, . . . Aurora (1884).

INDIANA.

Calvin Fletcher, Spencer, Owen County.

IOWA.

B. F. Shaw, Anamosa (1882).
 A. A. Mosher, Spirit Lake (1882).
 Assistant for north-western portion.

KANSAS.

D. B. Long, Ellsworth (March, 1883).

KENTUCKY.

William Griffith, Louisville.
 President.
 Dr. S. W. Coombs, Bowling Green.
 Secretary.
 P. H. Darby, Princeton.
 John B. Walker, Madisonville.
 Hon. C. J. Walton, Munfordville.
 Hon. J. A. Steele, Versailles.
 W. C. Price, Danville.
 Dr. W. Van Antwerp, Mt. Sterling.
 Hon. J. M. Chambers, Independence, Kenton Co.
 A. H. Goble, Catlettsburg.

MAINE.

Henry O. Stanley, Dixfield (1883).
 E. M. Stilwell, Bangor (1883).
 Assistant Commissioner.

MARYLAND.

T. B. Ferguson (of Baltimore), Massachusetts avenue, Washing-
 ton, D. C. (1882).
 Thomas Hughlett, Easton (April, 1882).

MASSACHUSETTS.

Theodore Lyman, . . .	Brookline (1881).
E. A. Brackett, . . .	Winchester (1884).
Asa French, . . .	South Braintree (1881).

MICHIGAN.

Eli R. Miller, . . .	Richland (1883).
A. J. Kellogg, . . .	Detroit (1885).
Dr. J. C. Parker, . . .	Grand Rapids (1887).

MINNESOTA.

1st District, Daniel Cameron, La Crescent (1883).	
2d District, Wm. W. Sweney, M. D., Red Wing (1883).	
3d District, Robt. Ormsby Sweeny, St. Paul (1883).	
	President.

MISSOURI.

Hon. Silas Woodson, . . .	St. Joseph (1882).
John Reid, . . .	Lexington (1882).
J. G. W. Steedman, . . .	2,803 Pine st., St. Louis (1882).

NEBRASKA.

R. R. Livingston, . . .	Plattsmouth.
H. S. Kaley, . . .	Red Cloud.
W. L. May, . . .	Fremont.

NEVADA.

H. G. Parker, . . .	Carson City (1882).
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NEW HAMPSHIRE.

Dr. Edward Spalding, . . .	Nashua (1886).
Luther Hayes, . . .	Milton (1886).
Albina H. Powers, . . .	Plymouth (1886).

NEW JERSEY.

Dr. B. P. Howell, . . .	Woodbury, Gloucester Co. (1883).
Maj. E. J. Anderson, . .	Trenton (1883).
Theo. Morford, . . .	Newton, Sussex Co. (1883).

NEW YORK.

Hon. R. Barnwell Roosevelt,	76 Chambers st., New York.
Edward M. Smith, . . .	Rochester.
Richard U. Sherman, . .	New Hartford, Oneida Co.
Eugene G. Blackford, (Fulton Market, New York City,) 809	Bedford avenue, Brooklyn.

NORTH CAROLINA.

S. G. Worth,	Morgantown.
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[Mr. Worth is acting as Commissioner and Superintendent, there being no special Fish Commissioner recognized in the State. The department is under the general supervision of the Commissioner of Agriculture, Hon. Montford McGehee, Raleigh].

OHIO.

L. A. Harris,	Cincinnati (1884).
C. W. Bond,	Toledo (1884).
H. C. Post,	Sandusky (1884).

PENNSYLVANIA.

Hon. H. J. Reeder, . . .	Easton, Northampton Co. (1881).
Hon. Benj. L. Hewitt, . .	Hollidaysburg, Blair Co. (1881).
James Duffy,	Marietta, Lancaster Co. (1881).
John Hummel,	Selingsgrove, Snyder Co. (1881).
Robt. Dalzell,	Pittsburgh, Allegheny Co. (1881).
G. M. Miller,	Wilkesbarre, Luzerne Co. (1881).

RHODE ISLAND.

Newton Dexter,	Providence (1883).
John H. Barden,	Rockland (1883).
Alfred A. Reed, Jr., . . .	Providence (1883).

SOUTH CAROLINA.

A. P. Butler, Columbia.
 Commissioner of Agriculture and *ex-officio* Commissioner of Fisheries.

TENNESSEE.

W. W. McDowell, Memphis (1883).
 George F. Akers, Nashville (1883).
 H. H. Sneed, Chattanooga (1883).

TEXAS.

J. H. Dinkins, Austin (term unknown).

UTAH.

Prof. J. L. Barfoot, Salt Lake City.
 Curator, Deseret Museum.

VERMONT.

Herbert Brainerd, St. Albans.
 H. A. Cutting, Lunenburg.

VIRGINIA.

Col. M. McDonald, Berryville (1882).

WEST VIRGINIA.

H. B. Miller, Wheeling (1885).
 C. S. White, Romney (1885).
 N. M. Lowry, Hinton (1885).

WISCONSIN.

The Governor, *ex-officio*, Madison (1882).
 Philo Dunning, Madison (1885).
 President.
 C. L. Valentine, Janesville (1887).
 Secretary and Treasurer.

J. V. Jones, . . .	Oshkosh (1886).
John F. Antisdell, . . .	Milwaukee (1885).
Mark Douglas, . . .	Melrose (1887).
C. Hutchinson, . . .	Beetown (1886).

WYOMING TERRITORY.

Henry B. Rumsey, Red Buttes, Albany county (term unknown).

Deputies.

Dr. M. C. Barckwell, . . .	Cheyenne (term unknown).
Otto Gramm, . . .	Laramie (term unknown).

STATE SUPERINTENDENTS OF FISHERIES OR
HATCHERIES.

CANADA.

S. Wilmot, . . .	Newcastle, Ontario.
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Superintendent of Fisheries.

CALIFORNIA.

John G. Woodbury, . . .	San Leandro.
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CONNECTICUT.

H. J. Fenton, . . .	Poquonnock.
George Jelliffe, . . .	Westport.

GEORGIA.

Dr. H. H. Carey, . . .	La Grange.
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IOWA.

G. F. Slocum, . . .	Anamosa.
A. A. Mosher, . . .	Spirit Lake.

KENTUCKY.

J. Griffith, . . .	Louisville.
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MARYLAND.

Frank Behler, . . . Druid Hill Park, Baltimore.

MICHIGAN.

J. G. Portman, . . . Pokagon.

Oren M. Chase, . . . Detroit.

MINNESOTA.

S. S. Watkins, . . . Red Wing.

MISSOURI.

Charles H. Brownell, . . . St. Joseph.

NEVADA.

H. G. Parker, . . . Carson City.

NEW HAMPSHIRE.

A. H. Powers, . . . Plymouth.

NEW YORK.

Seth Green, . . . Rochester.

Monroe A. Green, . . . Mumford.

NORTH CAROLINA.

S. G. Worth, . . . Morgantown.

OHIO.

D. Y. Howell, . . . Toledo.

PENNSYLVANIA.

John Creveling, . . . Marietta.

Seth Weeks, . . . Corry.

RHODE ISLAND.

J. H. Barden, Ponegansett.

SOUTH CAROLINA.

C. J. Huske, Columbia.

VIRGINIA.

W. F. Page, Lynchburg.

WISCONSIN.

M. T. Bailey, Madison.

APPENDIX.

ANNUAL ADDRESS

OF THE

FISH AND GAME LEAGUE.

The annual meeting of the New Hampshire Fish and Game League was held in Mirror Hall, Manchester, April 4th. At the conclusion of the meeting the following resolution was unanimously adopted :

Resolved, That the interesting addresses of Rev. A. H. Quint and W. W. Colburn should be preserved as valuable contributions to the standard sportsman literature of New England ; and to this end we respectfully request the Fish and Game Commissioners of the state to incorporate them in their next annual report.

ADDRESS OF REV. A. H. QUINT, D. D.,

BEFORE THE NEW HAMPSHIRE FISH AND GAME LEAGUE, AT ITS
ANNUAL MEETING, APRIL 4, 1882.

President and Members of the League :

Upon awaking to the fact that I had thoughtlessly accepted your complimentary invitation to address you at this annual meeting, I realized that I had done the most foolhardy thing of my life. For me, in my ignorance, to speak of fish and game to men familiar with each, and with all the laws protecting each, and with the object of such protection, both for the development of the wealth of New Hampshire, and for the culti-

vation of the hardier virtues of a robust, open-air manhood, would be absurd. Fortunately I had not promised to speak upon that specified topic, and I could avail myself of the permission given, especially after your dinner, for the pardonable liberty to refer to any feature in the prosperity of New Hampshire.

I was comforted by reflecting that, while sitting last summer in one of the most uncomfortable chairs I ever found in my life, I had read in your last year's report that the legislature had made the commissioners "fish and game officers," and had thus relieved the league from certain hitherto necessary duties, and left it an organization of public-spirited New Hampshire gentlemen to assist the commissioners in awakening sentiment in the state,—interested in the object to which they have given a remarkable stimulus, but not laboring under the responsibilities of former years. And the practical speakers are to follow me.

And yet, gentlemen, I find myself with some special knowledge on this subject by the peculiar opportunities to which I have alluded as enjoyed last summer. I listened to grave debates on such subjects. I took no part in them. I wished to be instructed, that I might vote intelligently. I trust I profited thereby. I remember that there were questions as to fishways in or near Franklin, and Contoocook river, which streams become somehow linked. I knew the fish. I had seen fishways. I knew what fishways were for. But whether there ought to be a fishway at Franklin, and if so one in the Contoocook, or one or several; or whether the fish were to alternate between those two places, as my mind oscillated, by reason of the bill and debates, I never rightly understood. So as to lobsters. I am fond of lobsters. I have pulled up lobster boxes. I could avoid the grip of a lobster. But when debates ran high as to the exact half inch in length of a lobster, and where to begin to measure, I became bewildered. Crows were discussed. I do not know as I voted right. I like the skill of crows. You remember, Mr. President, how crows send out a select number on a reconnoissance of corn-fields; how—if it be safe—they swoop down, but station one sentinel crow on picket duty, and with the utmost confidence rely upon his skill and faithfulness.

Crows never sleep on their posts. I heard that crows, nevertheless, eat more grubs, worms, and destructive insects than corn, and my mind turned warmly to crows. Then the flank of the crow brigade was turned by a statement that crows eat eggs, eggs of sweet singing birds, and I voted for a bounty on crows! So did the tide of battle debate sway to and fro in reference to woodchucks. I like the looks of woodchucks, but I am afraid I joined his enemies. They said in railroad debates that Coös was a good county for woodchucks, and that woodchucks follow civilization. But on foxes my mind is clear, my conscience is satisfied. I voted against putting a bounty on foxes. Not for the sake of the foxes! I had too much faith in the farmers' boys of New Hampshire not to believe that they would take care of any superfluous foxes! If not, I was ready to vote, not for a bounty on foxes, but for a premium on boys—on raising boys of the good old New Hampshire stock!

And this suggests to us how much in harmony with the sound old New Hampshire blood is this whole subject. New Hampshire is an out-door state, an open-air state. I do not mean the fact that it towers up high above its neighbors, and sits in queenly glory in the upper air; not the velocity of its winds roaring around Agiochook, or sweeping down the Saco valley; not the sea-turns which come in from the ocean, and settle their salt verdure on the Hampton meadows; not the breezes swaying pine trees far north of the silent hills; but two things I do mean in what I have to say of the vigor of New Hampshire. One is, that the old stock has had its mental force conditioned on the physical force of the hardy state. Some years ago, as I remember, a charming writer in Massachusetts discoursed of the Brahmin caste, a scholarly and cultured caste, which he said it took at least three generations from the soil to make. There is force in what he said, and as Lincoln said about a certain picture, of which his opinion was asked, "That's the sort of picture that people who like that sort of picture would be likely to like." The caste of which he spoke may be a cultured class, but its tendency is to lose physical vigor, and get polish at the expense of strength. Force of character, the power to go forward, to face all difficulties, to endure, comes

in a stock of free air and rocky soil. The generations need the soil, and the rocks, and the hills, and the winds. Constantly to cultivate in successive generations refines away into weakness. Luxury and ease make a Capua for many a successful force. The generations have to come back to a ruder stock if they will regain height and force and energy.

If you will go back a moment, you will recall the fact of New Hampshire's settlement—what it was, and by whom. It was essentially a different stock from that of Massachusetts, or, rather, so different a variation as to have the force of a different stock.

When once a minister in early times reproached his people on the coast for their indifference to religion, and therein their degeneracy, as ministers are apt to do,—“Your fathers,” said he, “came here for religion.” “Not so,” said a parishioner who uprose, “our fathers came here to trade and fish.” It was true. It was not religion that brought our ancestors at least to the Pascataqua. (And here let me remind you that the first vowel in the name of our great river is “a,” not “i”.)

“Therefore, honorable and worthy countrymen,” said Capt. John Smith, of Pocahontas fame, “let not the meanness of the word fish distaste you, for it will afford you as good gold as the mines of Potosi.” And this had its effect. The coast of Maine and New Hampshire swarmed with fishermen before New Hampshire was settled. The island rocks off Portsmouth were their winter homes. New Hampshire blood was not London blood: it was greatly of that south-eastern part of England, the maritime counties, Cornwall, and especially Devon, which covered the seas with England's glory,—the blood which gave a Gilbert and Hawkins and Raleigh and Drake to the ocean under England's pennon. It was adventurous blood. John Mason was a soldier, and the race which John Mason secured to this state has permeated its blood. The New Hampshire stock was therefore a liberty-loving stock. The salt sea waves, or the great mountains, never endure slavishness. Between New Hampshire and Massachusetts there was a clear distinction. Massachusetts men came, not to found a colony where religious liberty should be honored, but solely and simply where they might have their own ways, and exclude all others. It was

well for them. But New Hampshire was not Puritan. Its people Massachusetts called lawless, because they were free. Therefore did Massachusetts stretch out its fingers, and clutch the Pascataqua, because it could not endure a free colony on its northern border. And yet Massachusetts never subdued New Hampshire to its ecclesiastical laws. New Hampshire history is yet to be re-written, from a New Hampshire standpoint, which will give due honor to its founders.

The first fish league of New Hampshire, therefore, was that of Capt. John Mason. I deeply lament, on personal grounds, the recent decease of my friend, Charles W. Tuttle, but incidentally because his death leaves unfinished an exhaustive life of John Mason, whose name was villified by Massachusetts, but to whose memory New Hampshire owes an eternal debt. His tomb is in Westminster Abbey; his record is in New Hampshire.

Questions have been raised as to the early fisheries in the Pascataqua river. My late friend, John S. Jenness, who was ardent in New Hampshire history, and, I grieve to say, has also died, argued against the probability that fisheries were established up the Pascataqua. But—and it illustrates how the fishing-grounds will change their places—I remember, in my boyhood, an old man who had always lived on Dover Point telling me how plentiful the great cod-fish were in the river, at certain seasons, in his boyhood, and he lamented their departure. What has caused the migration it is for you, who are learned in these things, to say. Perhaps in the history of the early fisheries no man is better versed than Charles Levi Woodbury, and I leave that point to his exhaustive researches. The name of Oyster river, on whose beautiful banks Durham raises its great grass crops, had its name from an obvious reason, but that reason has not been valid in the memory of several generations; while in Great Bay, from which flows the lordly Pascataqua, was discovered a few years ago, I remember, a lot of superb bivalves, the discovery of which caused you to secure new legislation, still on the statute book and in your publications; and the old man near that place, then close to his hundred years of age, had never heard of such there before.

I have diverged a little to treat of local matters, and I will diverge yet more.

The earliest fish regulation which has come to my notice was made by Dover in the year 1644, and it may deserve allusion. It says :

“It is this day ordered that Mr. Edward Starbuck, Richard Walderre, and William Furber be wearesmen for Cochecho fall and river during their lives * * * paying yearly 6,000 alewives for the rent to the town, the first they catch to be employed for the use of the church, * * * the first salmon they catch to be given to our pastor or teacher, and none are to fish in the said falls or weares but the above written. And further, said wearesmen are bound to use all diligence in catching fish.” “Secondly, the said wearesmen are to have 6,000 of fish each of them for their ground. Thirdly, church officers are to be served with fish. Fourthly, all that bear office in the commonwealth, and fifthly the most ancient inhabitants to be served with fish ; and to every man a thousand of fish * * * or so many as any school of fish affords, and every man to go up for his fish, and tend there for it in fishing season. After the church shall have had 6,000 fish, the next to be served are the wearesmen. Those that neglect to take their turn shall lose their fish. And no man shall molest the said wearesmen in their fishing upon pain of 19 shillings for every default.”

This regulation exhibits to us, by the way, an illustration of the social state in those days. Philosophically it corresponds with the law of nature in this world everywhere,—“Those that neglect to take their turn shall lose their fish.” You will notice that salmon came up the Cochecho in those days. How appropriately they care for the minister ! I have searched the New Hampshire laws on your refurnishing the rivers, but nowhere in your laws do I find it that the minister is to have the first salmon ! Then, next, the church was to be supplied,—what for, or how, I confess I cannot see, unless the proceeds were to be sold ; then the weirs men ; then came the officers of the church, such as elders and deacons ; then came magistrates, selectmen, and the like ; then old settlers, ancient inhabitants,

and after all these, the people. Even in the alewife business there was due regard to dignities. Somewhat varied is the custom in the herring time down on Buzzard's bay: there the widows came first. It is worth noting that the weir-grounds, upper and lower, in Cochecho river, are known; and yet I suppose only because a few lovers of antiquity have sited the spots. The alewives themselves, in my boyhood, used to come up to the foot of the falls, and I have seen them caught in very considerable numbers. I think they are now all gone, and doubtless because the great calico printery there pours out its dark chemicals into the river.

I venture, also, to copy from some of my memoranda the following delicate consideration for fishermen: In 1659 the court ordered, for Dover and Portsmouth, that "no wine tavern shall directly or indirectly suffer any person to have any wine on the Sabbath day, or evenings of ye Sabbath," "excepting only to fishermen if they lodge at their houses on the Saturday nights, half a pint to a man;" and the seller could charge only eighteen pence a quart,—which was when beef sold at four and one half pence,—making a quart of wine of the same value as four pounds of beef. Perhaps this consideration for fishermen is paralleled in a practice I knew in a Massachusetts city, when, in the vigorous enforcement of a prohibitory law, a flask was always readily filled at the city agency for any man going a-fishing. I will also glance at a game law of a certain kind it has also established at Dover.

27, 4 mo., 1657. "Ordered that whomsoever, either English or Indian, shall kill any wolf or wolves within this township shall have for so doing four pounds for every wolf so killed, and the head brought to the meeting-house on Dover neck."

Whether the Indians were too active, and depleted the treasury too much, I cannot say, but 3, 8 mo., 1667,—“Ordered that any Indian that shall kill any wolf within the township of Dover, and bring his head unto some public officer, the said Indian shall have thirty shillings for every such wolf, and no more.” I doubt not this was one of the wrongs done to the “poor Indian,” for which he took up the hatchet about that time.

But that this wolf law touched on a need is true. The farm on which I was born was then owned by a grandsire, who cleared it from the wilds, built on it a log-house, and there fought the elements. He purchased that land from the Masonian proprietors, and there were no titles, save their purchase, between him and John Mason: so recent is the record of hard work in the free air, with axes for the trees and gun for the bear. Still nearer, my own mother used to tell me of a midnight ride of hers when twelve years old, in the saddle, where her father placed her, for help in sudden sickness, while the howling of a wolf in the distance was seriously plain. This out-door life—life of saddle, life of game, life of soil, life of plucky women as well as men—has made New Hampshire physically. It has done more. Besides the fact that a sound body in the long run is necessary for a sound mind, and that clearness and symmetry of thinking needs a healthy brain and a healthy body, every thinker knows the effect of peculiar scenery and peculiar air upon a race. It is hard to see how a little mind can exist under the brooding of the granite hills. It is hard to see how slavishness to anything can breathe the free air of such a state. Beauty grows in delicate tracery into the souls which see the sweet Conway meadows and hear the music of the brooks; and grandeur grows into the nature of the men who live by granite peaks.

The characteristics of men and women are moulded by the land they live in. Theologies, even, greatly depend on physical geography. Our state has had its distinctive life and raised a distinctive race. People can live in it and not be of it. They are of it who know what its air is: not those who stay in their houses and never learn the spirit which broods and moulds. Real manhood, built of body and soul, is needed to-day. Everything which tends to the real life is of priceless value. The industries tend necessarily to confinement and routine, and by so much are liable to injure the vitality of a people. It is sometimes lamented that New Hampshire is not prosperous. I know not quite what is meant by this lament. Surely there is no lack of material prosperity in the great works that curb its rivers, for you and I remember when this magnificent industrial city was a sand-bank. There is no lack in the material

industries scattered along all our rivers. There is no lack where the sound of the cutters' axes echoes in the northern woods, nor where the mowers in the summer cut the grass with their measured strokes. There is no lack in the thousands of little country schools where the young life of the state is trained for intelligence, honesty, and industry. There is no lack in the hundreds of modest churches which point to heaven, and least of all in the virtuous homes where New Hampshire character is trained. It is not a question of mere numbers of population. Prosperity is not a count of units, and some men weigh a good deal. Intelligence and power are by weight, not by count. Sir, it is because of such influences, and because they were born among her hills, and because they had the training of her free air and her free forests, and came down from a hardy stock, that New Hampshire lives in every state in the Union; that she gave men whose needed energy is felt in every department of business; that gave her sons from her country towns, and back school-districts, and hard-working homes,—where the boys worked on farms, and knew where the partridges were, and caught squirrels, and knew every trout-brook and the favorite holes in the trout-brooks, and where the pickerel hid under the roots of the old trees in the edge of the water,—and rowed dug-outs on the ponds, and built bird-houses for the sweet singers to live in for the season, and knew blue jays from robins, and learned to reverence bird's eggs as God's beautiful work; gave New Hampshire's best sons to other states, and lives in their prosperity,—as the clouds play round her grand hills and then condense and drop in rain, and run down in the rills and the rivulets and rivers, and flow grandly down to give life to the machinery of other states, and build the wealth of other commonwealths before they flow into the eternal sea.

I have scant time to allude to the second thought I had as to the vigor of New Hampshire, which was its attractiveness for the citizens of other and less favored states, or for its own boys to come home again. Your work contemplates—with other results—the making the state still more attractive. It is rather a material view, but it commends itself to every one who desires the prosperity of his state, and especially to any one

as proud of its history and its lineage as many of us are. The wealth power is not where wealth was once supposed to be. Successive epochs show marked changes. The first was that of sea fisheries, with a little trade with the Indians for skins; and we ourselves remember the fish flakes down on Great Island, where we used to make our chowders. Then came the great lumber trade; and in 1652 near a dozen saw-mills were put up almost at once, and the lumber went from the head of tide-waters to the West Indies.

Then came the agricultural occupation of towns, tier after tier of frontiers. Then succeeded the manufacturing interests: and one person at least is living who worked in the Dover mills the first day they were run, when clouded glass filled the lower windows. Of course, other and incidental industries may go parallel, and these above may intermingle. The Portsmouth market now reports the fish catch. The lumbermen send the logs down the Connecticut, the Saco, and the Androscoggin. No sweeter products of the soil are found than those which come from our farms. And there is wealth in the granite quarries of the centre; wealth in the brick-yards which line the Newichawannock; wealth in the very cold which a year ago gave one firm 40,000 tons of ice for Massachusetts, and whose thickness as well as purity makes the great lake ice unsurpassed for shipping when the railways and the coast lines of vessels shall open the channels of commerce.

But more: the great summer tide of temporary emigration comes in upon us. What are our advantages? Let me give one—pure water. Much of my time is spent in Boston, but glad am I always to reach home for one special reason, and that is, to leave the impure and dirty Cochituate for the water of my home. Water! How once on the Rappahannock, how on the Rapidan, how on the Tennessee, we used to long for the water that comes out of the granite hills and is caught in little wayside conductors. Air! Where is there such air as loves to kiss New Hampshire's hills? Where such forests and brooks and lakes and ponds, valleys and table-lands? The common-places are known, but ten thousand places of beauty are yet to be opened. There is health in them; there is restfulness in them. The tired man who wants quiet, give him a quiet

resting-place, a rod, a fishing-brook and a boat, a fowling-piece. Why, it was estimated last summer that on the sea line from the Merrimack to Old Orchard 100,000 strangers sleep every night in summer, and of these, two thirds are in or go into New Hampshire before they go home. It was carefully estimated that visitors leave in New Hampshire eight millions of dollars every year. In this view the prospect widens for the country towns. Every trout-brook restocked is wealth. Every game-cover cultivates itself. Every accessible mountain peak is health for the invalid. Last summer a committee on roads, of the legislature, had its annual trip somewhere. It came back, and there came in little reports to appropriate a hundred and fifty dollars on one road, and the like on another. I have seen the roads that have been built in the sight-seeing places of California—the fine, broad, hard roads built round great promontories, and over great ranges, and winding down canyons. They cost money, but they pay. Our great hills are almost inaccessible, useless for such as have not the most vigorous constitution and perfect condition.

People who need recuperation, need to get back to the granite soil and the waters. Some love to be by the rolling of the salt surf; some are charmed by the great lake, the sacramental cup of nature which God has set in a granite chalice; some follow the streams and trace the paths in the woods; some set themselves under the awe of the hills; but New Hampshire has a place for each.

I said something of the caste of which the writer has written. The caste he speaks of is one in which a Stark could not be counted. He came of that tough race which endured the siege of Londonderry, and, transplanted, gave New Hampshire such men as Stark;—yet even he needed for his development the woods and trails, and the old French campaign. It has sometimes been wondered how New Hampshire could send men to Bunker Hill as it did, and a militia who could fearlessly fight such veterans as the Welsh Fusiliers. It was because many of these men were old French war soldiers, hardened, toughened, and ripened into veterans, and trained in open air work.

The Brahmin caste would not count a Webster; he was too near the soil by at least one generation. New Hampshire

gave him his vigor. Out of place would have been Daniel Webster's kingly intellect, except in a kingly body, reared in frontier woods, and of such vigorous physical stock as were his on both sides. The soil did much for him; the woods, the lakes, the hills, the stout-hearted college, even, whose motto was "The voice of one crying in the wilderness;"—and well he loved what had nursed him into such royal manhood. Traditions held by the living tell us of his rod, and his gun, and his boat. He had that taste for such scenes, which so many great men have had, and especially statesmen. It was the love of nature. And in this his centennial year, it is but fitting that my closing words to you be of him whose soul would have been in perfect unison with your New Hampshire league to-day, and end my thoughts with the name of Daniel Webster.

W. W. Colburn, Esq., followed with an essay on "The Outlook for New England Sportsmen," which is herewith given.

MR. COLBURN'S ESSAY.

The annual meeting of the Game and Fish League affords an excellent opportunity for the sportsmen of New Hampshire to confer with each other on matters of common interest; to take an inventory of the various items that enter into the present account of field-sports; to note the tendency or drift of public opinion in regard to sportsmen and their practices; to mark the recent improvements in the implements and accessories now deemed essential to the success and enjoyment of shooting and angling, and to observe carefully the outlook for the future of those who reckon field-sports among their avocations, and who consider a day, now and then, in the open air, with dog and gun, or rod and reel, as not misspent, but devoted to rational, healthful, and honorable recreation. Accordingly, I have selected, as a subject for brief consideration,

THE STATUS OF FIELD SPORTS AND THE OUTLOOK FOR SPORTSMEN IN NEW ENGLAND.

At the outset, I notice that field sports, especially the shooting of game birds on the wing and over dogs trained to find and

to point them, have grown rapidly in favor in this country during the last ten years. This indicates a radical change in the general sentiment of New England. Not many years since it was not deemed reputable to spend much time with dog and gun. The practice of shooting and angling was formerly viewed wholly from the financial standpoint, and, as it did not pay directly in dollars and cents, was condemned, and associated with the shiftless and thriftless "ne'er do weels," who often showed an excessive fondness for this unpopular and unremunerative sport. Now it is quite the reverse, and among the wealthy and fashionable young men of our large cities it is entirely *en règle* to take vigorous exercise in the open air with dog and gun. Shooting is now considered as a rational and a reputable pastime, affording recreation and health. Professional men, clerks, and mechanics may, without fear of losing caste, find relaxation and salutary exercise in field sports during their few holidays and brief vacations; and if they do not gain money therefrom, they get that which is better, namely, health and increased power both of muscle and brain, better digestion, clearer thinking, a more generous spirit, and a less morbid and less censorious morality. This change is in accordance with the laws of evolution in civilization. It is a singular fact that hunting is a characteristic of both the lowest and the highest degrees of civilization. The savage hunts from dire necessity, the civilized man for amusement. With the former, hunting is a vocation: with the latter it is only an avocation. The one hunts to live: the other often lives to hunt.

LEGISLATION IN THE INTERESTS OF SPORTSMEN.

What is the outlook in regard to legislation in the interests of sportsmen? On the whole, it is as favorable as one could reasonably expect it to be when he considers all the circumstances bearing upon it. Legislation is of little avail except as it accords with public opinion. If all who shoot or trap birds were unanimous in their belief that game birds should be captured only in the three fall months, and would support their belief by their practice, there would be no need of legislation for the protection of game. There is evidence that public

opinion is becoming more favorable towards restricting the time for the legal destruction of game. The majority of those who shoot for sport keep the game law, although it may not in all respects accord with their own views. There are some who violate the law under the temptation of high prices offered by marketmen for early birds; and others anticipate the legal opening of the season by a few days or weeks, and plead self-defence, fearing that the market-hunters will leave nothing for them if they await the legitimate season. This commercial and selfish spirit is antagonistic to true sportsmanship, but fortunately this spirit is suicidal, and its impolicy is becoming every year more manifest. Spring shooting should be abolished, and three months are long enough for the open season for any game.

ACCESSORIES AND APPLIANCES.

The outlook in the direction of the accessories and conveniences in shooting is eminently satisfactory. Dogs of high breeding and fine training are abundant, and can be purchased at lower prices than formerly. The numerous bench shows and field trials in this country during the last eight years have done much for the improvement of our dogs, especially of the two varieties that are indispensable companions and coadjutors of the wing shot, namely, pointers and setters. Much is now being done in the interests of the lively little cockers, which will be found useful in working the thick coverts which are the favorite haunts of the woodcock at some seasons in New England. The fox-hound deserves attention, and more account should be made of fox-hunting. Foxes are numerous in the Eastern states, and the pursuit of them would afford good sport. By the formation of clubs, and the establishment of subscription packs on a small scale, the chase might be made a social amusement, and contribute more than it now does to the sports of winter. Guns of good quality, as to material, proportion, and workmanship, are now offered at prices within the reach of limited means. The last dozen years have wrought great changes in the manufacture of guns in this country and in England. The pistol grip, rebounding locks, patent fore ends, large firing pins, low hammers, and invisible hammers, are

among the novelties of the last few years, and most of them are improvements, and will remain. The invention of glass balls for trap-shooting is worthy of notice. Clubs for the purpose of shooting these balls have been formed all over the country, and are good training schools for wing shots. Ball shooting is also free from many objections that lie against pigeon shooting.

GAME.—THE RUFFED GROUSE OR PARTRIDGE.

All who have enjoyed hunting our noblest game bird, must have lamented the rapid decrease of the ruffed grouse in many parts of the Northern and Eastern states during the last five years. There has been much inquiry as to the cause of their disappearance, and various theories have been advanced to account therefor. The following are some that I have noticed :

1. Exhaustive hunting and snaring.
2. Disease among the young birds.
3. The partridge ticks supposed to be the larvæ of the so-called partridge fly.
4. The depredations of foxes, skunks, and other vermin.
5. The effects of cold storms at the time of hatching.
6. The destruction of the eggs by red squirrels.

No one of these alleged causes will satisfactorily account for the sudden and widely prevailing scarcity of these birds ; but each has doubtless contributed its share in the work of destruction.

It is evident to the most superficial observer that the first named has been constant and constantly increasing with the increased popularity of field sports. It was noticed last fall in the western part of Massachusetts that grouse were more abundant among the hills and mountains than in the valleys.

This fact supports the theory of a disease among the young birds on the low grounds, or that cold storms about the last of May or the first of June may have destroyed them, although I am not aware that the storms at that time of the year have been any more severe than in former years when the young grouse survived in large numbers.

There is no doubt that red squirrels destrôy the eggs and

young of many small birds, but that they have had any large share in the destruction of the birds in question, over the large area from which they have nearly disappeared, is scarcely credible. These squirrels, according to my observation, have been much less plentiful in New England during the last five years than they were in former years, when grouse were abundant.

WOODCOCK.

Although the woodcock have been hunted in season and out of season, they still come to us in fair though diminishing numbers each year. There are many localities in the Northern states where a few scattered broods are raised, and remain unmolested through the summer. Many breed so far to the north as to be beyond the reach of sportsmen and market-hunters, and are undisturbed except by their natural enemies. But when the "flight" time comes, they are obliged to run the gauntlet of the myriads of guns that are in the field in October and November. If they can escape the murderous fusilade to which they are exposed on their journey southward, many of them can find a safe retreat during the winter in the Southern states, large areas of which are comparatively inaccessible to hunters. If the time for shooting the woodcock in all the states should be limited to two months, and sportsmen would not be too desirous to make large bags, the prospect would be good for a fair number of these beautiful birds from year to year.

PIGEONS.

The beautiful passenger pigeon has become a rare bird indeed in New England. Though not strictly a game bird, all sportsmen are interested in its preservation. Wholesale netting in many states has nearly exterminated the pigeons in some localities, and greatly reduced their numbers in others. If they should be protected for nine months in the year, as they ought to be, the close time covering their breeding season, there is no reason why they should not become fairly plentiful again, even in New England.

QUAILS.

The experiment of introducing the migratory quail of Europe into this country remains in uncertainty as to its success, as it did one year ago. There are some who believe that the birds which were liberated here, or their offspring, are still alive, and that their migrations are already established. Many are still skeptical, and assert that the evidence of the success of the experiment is not decisive.

For one, I am glad that the attempt has been made, and hope that further trials will be made in this direction. The suggestion made by Mr. William M. Williams, of Springfield, Mass., that the birds be kept over one winter in confinement and let loose early in the spring so that the young birds may mature early enough to migrate southward before cold weather, is a good one, and worthy of adoption.

I regret to learn that the movements made during the past winter to bring our native quail (*Ortyx Virginianus*) from the South have not been so successful as former attempts have been. If proper care is taken in caging and sending them, and they are carefully housed and protected after their arrival until they are liberated, there is no reason why the attempt should not be successful.

REPORT

OF THE

STATE LIBRARIAN

TO THE

NEW HAMPSHIRE LEGISLATURE,

FOR THE

YEAR ENDING MARCH 1, 1882.

CONCORD :

PARSONS B. COGSWELL, STATE PRINTER.

1882.

OFFICERS.

WILLIAM M. CHASE, Esq.,	}	<i>Trustees.</i>
HON. WILLIAM L. FOSTER,		
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WILLIAM H. KIMBALL, *Librarian.*

REPORT.

OFFICE OF THE STATE LIBRARIAN, }
CONCORD, March 1, 1882. }

To the Honorable Senate and House of Representatives, State of New Hampshire:

In compliance with a provision of the statutes as to the librarian's duties, I hereby submit my annual report.

It has become a leading aim in the management of the library to economize room. With the books doubling on the shelves at every point where they will carry double, the librarian has been compelled to unload a large quantity of those books less frequently used, and have them stored with the mass of surplusage in the loft. These were mostly legislative journals of the various states and territories, and ought to be on the library shelves; but *ought* is obliged to succumb to want of room. Many more might be withdrawn without discovering much vacancy for books. Such makeshifts simply help to a more consistent disposal of what remains.

A larger amount of binding than usual has been done during the year, which helps a little to compactness and order in the shelving of the various states documents and laws.

By the list of purchases, it will be seen that the trustees are steadily devoting the funds at their command to the building up of the library, according to its avowed designs. It will also be seen that some important exchanges have been effected. The call for Hitchcock's Geological Report, under the law of 1878, has been next to nothing; only one set, less vol. 1, having been sold during the year.

Under the head of "Special Issues," I have noted sales of

surplus stock, which sales amounted to \$74.25. With this I have purchased for the library town histories of eight different towns of New Hampshire, paid for other books and periodicals, postage, and other minor matters, to the amount of \$72.74, leaving a balance against me of \$1.51—passed to new account. The library year, ending the first of March, does not accord with the fiscal year ending first of June; hence I would refer to the treasurer's report for a statement of receipts and expenditures on library accounts.

RECEIPTS ON EXCHANGE ACCOUNT.

ALABAMA.

Court Reports, vols. 64,	1
Laws (session) 1880-'81,	1
Railroad Report (pamphlet),	1

ARIZONA TERRITORY.

Laws of Arizona, 1881,	1
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ARKANSAS.

Court Reports, vols. 34, 35, 36,	3
Tenth Report of the Officers of the School for the Blind (pamphlet),	1
Acts of Arkansas, 1881,	1
Senate and House Journals, 1881 (unbound),	2

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Laws of Colorado, 1881 (2 copies),	2
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CALIFORNIA.

Law Reports, vols. 52, 55, 56,	3
Statute and Amendments to the Codes, 1881,	1
Journals of the Senate and Assembly, 1881,	2

CONNECTICUT.

Court Reports, vol. 47,	1
Session Laws, 1881 (unbound),	2

Special Laws, vols. 7 and 8, 1871-'80,	2
Journals of House and Senate, 1881,	2
Legislative Documents, 1881, vols. 1, 2,	2
Agricultural Report, 1880,	1
Colonial Records of Connecticut, vol. XII,	1

CANADA.

Queen's Bench Reports, vol. 45,	1
Supreme Court Reports, vol. 4,	1
Settlers' Guide to Crown Lands, 1880 (pamphlet),	1
Settlers of Canada, 1880-'81	1
Statutes of Quebec, 1881,	1
Statutes of Ontario, 1881,	1
Journal of the Senate and House, vol. 15, 1880-'81,	2
Sessional Papers, vol. 13, 1879,	1
Sessional Papers, vol. 14, 1880-'81, Nos. 1-10,	10
Physical Atlas of the Dominion of Canada,	1

DELAWARE.

Laws of Delaware, 1881, Parts 2 (2 copies),	2
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DAKOTA TERRITORY (YANKTON).

Laws of Dakota Territory, 1881,	1
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FLORIDA.

Reports, vol. 17,	1
Laws of Florida, Eleventh Session, 1881 (unbound), 2 copies,	2
Journal of the Senate and Assembly, 1881 (unbound),	2

GEORGIA.

Court Reports, vols. 63, 64,	2
Laws of Georgia, 1880-'81,	1

IDAHO.

General Laws and Code of Civil Procedure, 1880-'81,	1
House and Council Journals, 1880-'81 (unbound),	2

ILLINOIS.

Court Reports, vols. 96, 97, 98,	. . . . .	3
Laws of Illinois, 1881,	. . . . .	1
State Library Catalogue, 1880,	. . . . .	1
School Report, 1879-'80,	. . . . .	1
R. R. and Warehouse Report, 1880, and Supplement,	. . . . .	2
Report of Board of Public Charities, 1880,	. . . . .	1
Report of Industrial University, 1880,	. . . . .	1
Report on Labor Statistics, 1881,	. . . . .	1

INDIANA.

Court Reports, vols. 70, 71, 72, 73,	. . . . .	4
Second Annual Report Bureau of Statistics and Geology,	1

IOWA.

Supreme Court Reports, vols. 53, 54,	2
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KANSAS.

Kansas Reports, vols. 21, 24, 25,	3
Kansas Laws, 1879, 1881,	2

KENTUCKY.

Court Reports, vol. 78,	1
Acts of 1879,	. . . . .	2
Legislative Reports, 1, 2,	. . . . .	2

LOUISIANA.

Louisiana Annual Report, vol. 32,	. . . . .	1
Report of the Board of Health for 1880 (unbound),	. . . . .	1

MAINE.

Court Reports, vol. 71,	. . . . .	1
Laws of Maine, 1881,	. . . . .	1

House and Senate Journals,	2
Agricultural Report, 1880,	1
Insurance Report, 1881,	1
Public and Legislative Documents, 1881,	3

MASSACHUSETTS.

Massachusetts Reports, vols. 129, 130,	2
Acts and Resolves, 1881,	1
Librarian's Report, 1880-'81 (pamphlets),	2
Public Documents of 1880, vols. 1-4,	4

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Farm Statistics, 1879-'80 (pamphlet),	1
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Geological Survey of Michigan, vol. 4,	1

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Messages of Gov. Hamilton (pamphlet),	1

MISSISSIPPI.

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Andrews's Miss. Digest Supplement,	1

MISSOURI.

Missouri Reports, vols. 70, 71, 72,	3
Laws of Missouri, 1881 (3 copies),	3

MONTANA TERRITORY.

Revised Statutes, 1879,	1
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Executive Documents, 1879,	1
House and Senate Journals, 1881,	2

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Equity Reports, vols. 32, 33,	2
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Legislative Documents, 1880,	2
New Jersey Archives, vol. 1,	1

NEVADA.

Court Reports, vol. 15,	1
Statutes of Nevada, 1881 (2 copies),	2

NEW MEXICO.

Message of Gov. Sheldon (pamphlet),	1
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NORTH CAROLINA.

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Laws of N. C., 1881,	1

NEW YORK.

N. Y. Reports, vols. 81, 82, 83,	3
Laws of N. Y., 1881, vols. 1 and 3,	2
Assembly Documents, 1880, vols. 1, 2, 6, 7, 9, 10,	6
Senate Documents of 1880, vol. 1,	1
Hun's S. C. Reports, vols. 22, 23, 24,	3
Appointment of the Times and Places for holding the Courts of New York state (pamphlet),	1
Assembly Documents, 1881, vols. 1, 2, 3,	3
Code of Criminal Practice, 1881,	1

OHIO.

Court Reports, vol. 36,	1
Executive Documents, 1879, 3 vols.,	3
House and Senate Journals, 1880,	2
Auditor's Report, 1879-'80,	2
Adjutant-General's Report, 1879,	1
School Report, 1879-'80,	2
Railway Report, 1879-'80,	2
Agricultural Report, 1879,	1
School Laws,	1
Ohio Statistics, 1879,	1
Ohio Laws, 1880,	1

Annual School Report of Cincinnati (pamphlet), . . .	1
Forty-fourth Annual Report for the Education of the Blind (pamphlet),	1

PENNSYLVANIA.

Court Reports, vols. 90, 91, 92,	3
Laws of 1881,	1
Ex. Documents, 1880-'81,	4
Legislative Documents, 1880-'81,	7
House and Senate Journals, 1881,	2
Smull's Hand-Book, 1881,	1

RHODE ISLAND.

Acts, Resolves, and Reports of R. I., 1880-'81, . . .	1
Twenty-sixth and Twenty-seventh Registration Report, 1878, 1879,	2
Public Laws of R. I., May, 1871, to May, 1872, inclusive,	1
Manual, 1881-'82,	1

SOUTH CAROLINA.

Court Reports (Shand.), 13, 14,	2
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TENNESSEE.

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The Total Eclipse of July 29, 1878,	1
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Annual Report, 1877,	1
From Treasury Department :	
Finance Report, 1880,	1
From Patent Office :	
Specifications and Drawings, July, 1878, to January, 1881,	28
From Smithsonian Institute :	
Smithsonian Report, 1879,	1
Miscellaneous Collection, vols. 18, 19, 20, 21,	4
Contributions to Knowledge, vol. 23,	1
Report on Life-Saving Service of U. S., 1880,	1
Journals of House of Representatives, 2d Ses. 44th Cong.,	3
Foreign Relations, 1880,	1
From State Department :	
English Catalogue Paris Exhibition, 1878,	4
From War Department :	
Annual Report Chief of Engineers, parts 1-3,	3
U. S. Geological Explorations of the 40th Parallel,	1
Report of the Commissioner of Patents for 1881,	
Patent Office Official Gazette, 1880-'81,	2
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Circulars of Information, No. 6, 1880, and No. 3, 1881 (pamphlet),	2
Report of the Commissioner of Education, 1879,	1
From Department of the Interior :	
Second Report U. S. Entomological Commission, 1878-9,	1
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Introduction to the Study of Indian Languages. by Powell, 1880,	1

"Population and Resources of Alaska." Letter from Secretary of Interior,	1
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Bulletin of the U. S. Geological Survey, vol. 6, Nos. 1, 2, 6 (pamphlets),	3
Geology of the High Plateaus of Utah (Powell), . . .	1
" Black Hills of Dakota (Powell), . . .	1
Geological Survey of the Territories, vol. 12, . . .	1
Accompanying Maps,	2
Journals and Documents of the 45th and 46th Congresses,	25
Journals and Documents 2d Ses. 46th Cong., and Coast Survey, 44th Congress,	18
Geographical Surveys West of the 100th Meridian, vol. 7,	1

VIRGINIA.

Grattan's Va. Reports, vols. 32, 33,	2
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Governor and Council, vol. 8,	1
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Revised Statutes of Vermont, 1880,	1
Legislative Directory, 1880,	1
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School Report, 1880,	1
Agricultural Report, 1880,	1
Registration Report, 1877-'78,	1
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Officers' Reunion Address (pamphlet),	1
Special Reports (pamphlets),	5

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Court Report of West Virginia, vols. 16, 17, . . .	2
Laws of West Virginia,	1

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Journal of Legislative Council, 1879 (unbound), . . .	1
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Court Reports, vols. 50, 51, 52,	3
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The Fathers of Wisconsin,	1
Report of the State Librarian, 1881,	1

SPECIAL RECEIPTS.

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The Stickney Family,	1
Address of Carrie B. Kilcore before the Legislature of Pennsylvania (pamphlet),	1
From F. B. Sanborn, Esq., Proceedings of the Sixth and Seventh Annual Conference of Charities (pamph.),	2
From Wm. G. LeDuc, Report upon Forestry,	1
Proceedings of the American Antiquarian Society, vol. 1, N. S., parts 1, 2 (pamphlet),	2
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Report of the Third Annual Meeting of Am. Bar Asso- ciation (pamphlet),	1
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Centennial Address, July 4, 1876 (pamphlet), 1

Proceedings of the Grafton County Bar on the death
of Hon. Harry Hibbard (pamphlet), . . . 1

Dartmouth Alumni Address, June 22, 1880 (pamph.), 1

From Dominion Monthly : An Account of Discoveries
in the West until 1519, and of Voyages to and along
the Coast of N. A., from 1520 to 1573, . . . 1

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Nebraska, its Resources, Advantages, and Draw-
backs, . . . 1

Texas Scrap Book, . . . 1

Magazine of American History, . . . 6

From Claremont Mfg. Co. : Proceedings of the U. S.
Naval Institute, vol. 7, No. 1, 1881 (pamphlet), . 1

From the author, C. C. Coffin, Esq. : The Future of
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ports, vol. 80, . . . 1

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Historical Sketches of Discovery and Settlement of
Coös County, N. H., . . . 1

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Annual Report Board of State Charities, Mass., 3-15,	13
Annual Report Mass. State Board of Health, Lunacy, and Charity, 1879, 1880,	2
Annual Report N. Y. State Board of Charities, 8th, 9th, and 10th,	3
Annual Report Penn. State Board of Charities, 3d and 4th,	2
Proceedings of Sixth Annual Conference of Charities, 1879 (pamphlet),	1
Thirteenth Annual Report of the Clarke Institution for Deaf Mutes (pamphlet),	1

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"Exeter in 1876," and "Men and Things of Exeter, N. H.,"	2
Chicago Public Library, Ninth Annual Report, 1881 (pamphlet),	1
Library Co., Philadelphia, Bulletin, new series, No. 7 (pamphlet),	1
Drury College, Eighth Annual Catalogue, 1880-81 (pamphlet),	1
State Library, Mass., 1 copy Mass. Laws, 1881,	1
Little, Brown & Co., Catalogue of Law Books (unbound),	1
Mrs. Glover Eddy, "Science and Health," vols. 1, 2,	2
American Agricultural Association, their Journal, vol. 1, No. 1, exchange (pamphlet),	1

From Mass. State Library, Session Laws of Massachusetts, 1812, 1813, 1814, 1815, 1816, 1829, 1840, 1850, 1851 (pamphlets), 18

From E. C. Eastman, vol. 1, N. H. Geology, in exchange, 1

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Report of the Board of Managers of the House of Refuge (pamphlet),	1
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From the author, Wm. Wilson: "Poem,"	1
From the publishers: The Fence Question in the South- ern States, etc. (pamphlet),	1
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From Mrs. N. W. Gove, vols. 1 and 2, Provincial Pa- pers, in exchange,	2
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Fourth Annual Report of the American Bar Association (unbound),	1
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Letters from Nahant (pamphlet),	1
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SPECIAL ISSUES.

To Frederick Prince, Jr., N. H. Journal, June, 1842, in exchange (pamphlet),	1
To Judge Foster, Pamphlet Laws of N. H., 1855-57, . .	3
To Geo. M. Elliot, Lowell, Mass., in exchange:	
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Provincial Papers, to complete set, vols. 4 to 8, . .	5
To Massachusetts State Library: 1 copy Legislative Biography, N. H. (pamphlet),	1
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Same to Smithsonian Institute, and to Drury College, Springfield, Mo.,	8

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Various session laws of N. H., from 1826 to 1879 (30 pamphlets, 4 bound),	34
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Court Reports, vols. 1 to 57, inclusive, and Gilchrist's Digest,	58
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To Massachusetts State Library:	
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To D. A. Preston, Esq., Joplin, Mo.:	
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To Wisconsin State Library, in exchange, Pamphlet Laws, N. H., 1853, 1854, and 1858 (pamphlets), .	3
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To J. N. McClintock, in exchange, 5 sets N. H. Geol- ogy and Atlas, by Hitchcock, and one extra vol. 3 and Atlas, for N. H. Legislative Journals, . .	22
Sold Philadelphia Law Association, 11 Nos. Pamphlet Laws,	11
Sold Mr. Woodman, 8 Nos. Pamphlet Laws,	8
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Dr. Bixby, Boston, 1 set Provincial Papers, . .	10
Mr. Edgerly, County Reports, 1880-'81,	2
Dr. Ham, vol. 3, Hitchcock's Geology,	1
Dr. Hurd, vol. 9, Provincial Papers,	1

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Chitty and Mew's Annual Digest of all the Reports, 1880,	1
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The Law Reports for 1881,	10
Abbott's New Cases, vols. 8, 9,	2
Daly's Reports, vol. 8,	1
Redfield's Report, vol. 4,	1
United Service for 1881,	2
Mo. Appeal Reports, vols. 8, 9,	2
Rapalje's New York Digest, vol. 2,	1
The American Law Register, vol. 20,	1
Albany Law Journal, vols. 23, 24,	2
Criminal Law Magazine, vol. 2,	1
American Law Review, N. S., vol. 3,	1

The Law Reporter, vols. 11 and 12,	2
The Library Journal, vol. 6,	1
The Boston Daily Herald,	1
The Southern Law Review, vol. 7,	1
U. S. Reports (Otto 12, 13),	2
Howard's Practice Reports, vols. 60, 61,	2
Social Science Journals (5 copies unbound),	5
Social Science Proceedings of Conference of Charities,	2
Dillon's "Municipal Corporations," 2 vols.,	2
Journals of Maj Robert Rogers,	1
Tyrwhitt & Grainger's Reports, 1-6,	6
History of Jaffrey,	1
Common Law, Holmes,	1
Jameson on Constitutional Conventions,	1
Mass. Digest of Reports, vols. 1-3,	3
"Science for All," vols. 4, 5,	2
N. Y. Superior Court Reports, vol. 46,	1
Court of Claims Reports, vols. 14, 15,	2
Morse on Arbitration,	1
Thompson on Negligence, vols. 1, 2,	2
Hughes's Reports, vols. 1-3,	3
Perry's Elements of Political Economy,	1
Blanqui on Political Economy,	1
Mill on Liberty and Representative Government, 1, 2,	2
Poor's Railroad Manual, 1881,	1
American Railway Reports, vol. 19-21,	3
Bracton, vol. 4,	1
Webster's Great Speeches,	1
History of Newport, N. H.,	1
Removal of Causes,	1
Potter's Law of Corporations, 1, 2,	2
Thompson's American and English Railroad Cases, vol. 1,	1
Myers's Texas Digest, vols. 1, 2,	2
Bump's Federal Proceedings,	1
McArthur's Supreme Court (D. C.) Reports, vol. 3,	1
Clifford's U. S. District Court Reports, vol. 4,	1
Dillon's Circuit Court Reports, vol. 5,	1
Blatchford's Circuit Court Reports, vol. 17,	1

Sawyer's Circuit Court Reports, vol. 5,	1
History of Northwood, Deerfield, and Nottingham, . . .	1
Granite Monthly, vols. 3, 4,	2
Appleton's New American Cyclopædia, Index and . . .	12
annuals, 29 vols.,	29
Benedict's U. S. Reports, vol. 9,	1
U. S. Digest, N. S., vol. II,	1
Bennings & Arden's Patent Cases,	1
Walker's American Law,	1
Hayward's History of Gilsum,	1
Runnels's History of Sanbornton, vol. 2,	1
Colles's House of Lords Reports,	1
Dow's Reports, 6 vols.,	6
McLean & Robinson's Reports, 1 vol.,	1
Bligh's Report, 4 vols.,	4
Bligh's Reports, N. S., 11 vols.,	11
Brown's Reports, 8 vols.,	8
Dow & Clark, 2 vols.,	2
Tothill's Chancery,	1
Nelson's Chancery,	1
Cases in Chancery,	1
West's Chancery,	1
Cox's Chancery, vols. 1, 2,	2
Wilson's Chancery,	1
Cooper's Chancery, Temp. Cottenham, 2 vols., . . .	2
Moore, K. B. Reports,	1
Sessions Cases, vols. 1, 2,	2
Best & Smith, vols. 7-10,	4
Harrison & Wollaston, 1, 2,	2
Willmore, Wollaston, & Davison,	1
Forrest's Exchequer,	1
Price's Reports, vols. 1-13,	13
Hurlstone & Coltman, 4 vols.,	4
Gale's Reports, vols. 1, 2,	2
Murphy & Hurlstone's,	1
Lewin's Crown Cases, vols. 1, 2,	2
Dearsley's "	1
Dearsley & Bell's Crown Cases,	1

Bell's Crown Cases,	1
Leigh & Cavis's Crown Cases,	1
Foster & Finlason, Nisi Prius, vols. 1-4,	4
Neville and McNarama's Railroad Cases,	3
Hilliard on New Trials,	1
English Law and Equity Reports, 1-40,	40
LeClercq's "Establishment of the Faith,"	2
American Probate Reports, vol. 1,	1
Bradwell's Appellate Report (Ill.), vols. 1-8,	8
History of Marlborough,	1
Farmer & Moore's Historical Collections, vol. 3,	1
Journal of Speculative Philosophy, vol. 15,	1

RECOVERED.

Memoirs of the Federal Administrations, vol. 2, sent to the Library by Col. George.

SUMMARY.

Added by purchase,	282
“ regular exchange,	439
“ special receipt,	176
	<hr/>
	897
Special issues,	310

Respectfully submitted.

WM. H. KIMBALL,
State Librarian.

REPORT

OF THE

ADJUTANT-GENERAL

OF THE

STATE OF NEW HAMPSHIRE

FOR THE YEAR ENDING

MAY 31, 1882.

CONCORD :

PARSONS B. COGSWELL, STATE PRINTER.

1882.

ADJUTANT-GENERAL'S REPORT.

GENERAL HEAD-QUARTERS, ADJUTANT-GENERAL'S OFFICE,
CONCORD, N. H., May 31, 1882.

His Excellency Charles H. Bell, Governor and Commander-in-Chief, and the Honorable Council:

GENTLEMEN :—I have the honor to present herewith the annual report of the military department of the state for the year ending May 31, 1882.

During the past year the number of organizations of active militia has been considerably reduced, one company—I, First Regiment, Manchester War Veterans—having been chartered as an independent company, and five companies of infantry and one platoon of artillery having been disbanded.

The disbandment was made in conformity to an act of the legislature, which reduced the maximum number of companies of infantry from thirty to twenty-four, and the number of batteries to one.

The following were the organizations disbanded :

Co. G, First Regiment, Newmarket.

Co. A, Second Regiment, Lyndeborough.

Co. B, Second Regiment, Peterborough.

Co. B, Third Regiment, Chichester.

Co. I, Third Regiment, Colebrook.

Platoon A, Second Battery, Dover.

The New Hampshire National Guard now consists of three regiments of infantry (eight companies each), one four-gun battery, and two companies of cavalry, organized as a brigade, and numbers 124 commissioned officers and 1278 enlisted men, being 22 commissioned officers and 301 enlisted men less than reported

last year, and 5 officers and 309 men less than the full number allowed by law. A return, showing the strength of each organization at the recent inspection, accompanies this report.

The enrolled militia, so far as has been reported by cities and towns, in compliance with chapter 95 of the General Laws, numbers 33,288 men,—a loss of 480 from last year; and I respectfully submit the accompanying return of enrolment of the state, by towns and counties, with list of such cities and towns as have failed to forward returns as required by law.

UNIFORMS AND EQUIPMENTS.

No new uniforms have been purchased during the year except coats for Co. A, Cavalry, which were badly needed. Trowsers were furnished this company last year, and it is now well uniformed. Co. B, Cavalry, and the Artillery need new uniforms, and will have to be supplied soon, their clothing being old and much worn.

The uniforms turned in by the disbanded companies of infantry are in good condition generally, and will be utilized in replacing from time to time such as are worn out or are not of sizes to fit recruits; and this arm of the service will not require any expenditure for clothing for some years to come.

The sum of ten thousand dollars was appropriated by the legislature last summer for the purchase of clothing and equipments; and I have pleasure in reporting that the whole command is now supplied with overcoats, and the infantry with new equipments.

The overcoats are the familiar U. S. pattern; the knapsacks similar to those in use by the militia of Massachusetts, which have been found by experience to be serviceable and satisfactory; the cartridge-boxes are of patent leather, without plate or ornament, adapted to the metallic ammunition, carrying twenty rounds; the bayonet scabbards are U. S. pattern, made of steel, and a decided improvement over the leather scabbards formerly in use; the waist-belts are of black enamelled leather, with smooth brass plate, upon which is the company letter in white metal.

The state troops are now better equipped than ever before, and, with the exception of blankets and haversacks, have everything requisite to enable them to take the field in good condition. The

necessary expense for these articles would be comparatively small; and I hope to be able to provide blankets at least before another year.

At the request of Col. Patterson of the Third Regiment, I have recently exchanged the plumes of that command for pompons, and the appearance of the regiment is thereby greatly improved.

Upon the personal application of Senator Blair to the proper authorities at Washington, three complete sets of signal equipments, with the necessary manuals, have been furnished by the Signal Department. One set has been issued to Col. Hall of the First Regiment, who has introduced signal practice in his command with considerable success.

ARMAMENT.

No change has been made in the arms in use by the infantry, nor is any desired, the Springfield breech-loading rifles, calibre .45, being in all respects perfectly satisfactory. The artillery have bronze 12-pounder guns, the same as heretofore, and in excellent condition. The cavalry are armed with old-fashioned heavy sabres, which I hope to be able to exchange for a more modern and lighter weapon.

ENCAMPMENTS.

The annual encampment of the New Hampshire National Guard for 1881 was by brigade, at Concord, commencing September 13, and continuing four days. This was the first time a brigade encampment had been held in the state for a number of years, and it was to some extent an experiment.

All the organizations were in camp except Co. B, Cavalry, which, upon request of the commanding officer, was permitted to encamp at Greenland, September 27.

Camp duty was much more comfortably performed this year by reason of the men being furnished with the new overcoats, which were issued in time for use, and which seemed to be fully appreciated.

The number of tents owned by the state is not sufficient to properly encamp the brigade. One hundred and twenty-five new

tents were purchased last summer, which with those on hand made the encampment a possibility ; but both officers and men would have been crowded had not some of the officers hired tents at their own expense. Before another encampment I shall have enough, I think, to comfortably provide for all.

The camp was visited and the brigade reviewed by Your Excellency and staff September 15, and an official inspection was made by the Inspector-General, whose report is herewith respectfully submitted, as is also the report of Brig.-Gen. J. M. Clough, commanding the brigade.

The camp of Co. B, Cavalry, was upon the same ground as last year at Greenland, pleasantly situated within the enclosure of the town academy. I was present one day, with the Inspector-General, who gives the details of the inspection in his report.

I think the fact, that this company has been permitted by the authorities to occupy the academy grounds as a camp two successive years, strong evidence of the good character and discipline of the command, and a decided compliment to its officers and men.

INSPECTIONS.

The inspections by Brig. Gen. Elbert Wheeler, Inspector-General, were made, like those of the two previous years, at the encampments by order of the commander-in-chief, and at the armories as required by law ; and in his report Gen. Wheeler has given a tabulated statement, showing the relative standing of the several companies as regards drill, care of arms and uniforms, knowledge of duties, etc., for the past three years, and to which I beg to call your attention.

Since the office of Inspector-General was created it has been filled by gentlemen thoroughly qualified, and to whom the improvement in the New Hampshire National Guard during the past three years is largely due. The present incumbent, Gen. Wheeler, has, in addition to his many natural qualifications, the further advantage of being a graduate of the United States Military academy at West Point ; and his criticisms, suggestions, and teachings are of the greatest value to the troops, and cannot fail to improve them ; and the state is fortunate in having the benefit of his services in this important position.

YORKTOWN.

Your Excellency having been requested by the legislature to attend, with your staff, the celebration of the one hundredth anniversary of the surrender of the British army at Yorktown, in October last, and authorized to detail as escort a battalion of three companies, with the proper officers and band, from the New Hampshire National Guard, the necessary arrangements for transportation, subsistence, etc., were made; and on Saturday, October 15, the governor and staff, with the military escort, proceeded via Boston to Providence, to take the steamer which had been chartered for Yorktown. Upon arriving at Providence the governor and party were received by the officers of the First Light Infantry Veteran Association, and First Battalion R. I. Cavalry, and officers of the First, Second, Fourth, and Fifth battalions R. I. militia, and escorted to the new armory of the Light Infantry, where they were welcomed to the state by Governor Littlefield, and, with characteristic Rhode Island hospitality, invited to partake of an elegant collation. At five o'clock the party embarked on the steamer "Frances," and after a pleasant passage arrived at Yorktown, Monday afternoon, October 17. The N. H. battalion took part in the grand review by the president, October 20, and on the afternoon of that day reëmbarked for the return trip, which, though somewhat rougher than the passage out, was made without accident, and all the party reached home Saturday night.

The behavior of the troops on the cars and steamer *en route*, and during the stay at Yorktown, was all that could be desired, and was the subject of much favorable comment, while the appearance of the battalion at the review was excellent in every particular. The following extract, from a report of the review in the *Army and Navy Journal*, is a deserved compliment from an impartial observer: "The 'Granite State,' first on the list of the 'thirteen originals,' contributed a battalion of three companies, twenty full files, equipped in a handsome blue uniform, under Lieut.-Col. E. J. Copp, of the 2d Reg't state troops. These companies were selected as among the best in the state, and well they fulfilled their mission. They passed with solid front, receiving round after round of applause. It is said that 'good

goods are made up in small parcels,' and here was an exemplification of the old adage, for the New Hampshire battalion, though small, received a place second to none in the passage."

The report of the Lieut.-Colonel commanding the Yorktown battalion accompanies this, and is respectfully submitted.

The following list of the Governor's party and escort is given, as a matter of record :

LIST OF NEW HAMPSHIRE PARTY PRESENT AT YORKTOWN, VA., CENTENNIAL CELEBRATION, OCT. 18, 19, 20, 1881.

His Excellency CHARLES H. BELL, Governor and Commander-in-Chief.

STAFF.

Maj.-Gen. AUGUSTUS D. AYLING, Adjutant-General.
 Brig.-Gen. ELBERT WHEELER, Inspector-General.
 Brig.-Gen. MARSHALL C. WENTWORTH, Quartermaster-General.
 Brig.-Gen. GEORGE E. LANE, Commissary General.
 Brig.-Gen. EZRA MITCHELL, JR., Surgeon-General.
 Brig.-Gen. JOSEPH M. CLOUGH, Acting Judge Advocate-General.
 Col. CHARLES H. SAWYER, Aid-de-Camp.
 Col. WILLIAM H. STINSON, Aid-de-Camp.
 Col. DANIEL C. GOULD, Aid-de-Camp.
 Col. EDWARD H. GILMAN, Aid-de-Camp.

ROSTER OF YORKTOWN BATTALION, N. H. N. G., ESCORT TO THE GOVERNOR AND COMMANDER-IN-CHIEF.

Lieutenant-Colonel, ELBRIDGE J. COPP, 2d Regt.
 Adjutant, First Lieut. Rufus P. Staniels, 3d Regt.
 Quartermaster, First Lieut. LEWIS P. WILSON, 2d Regt.
 Surgeon, Major HENRY E. NEWELL, 1st Regt.
 Assistant-Surgeon, Capt. GEORGE COOK, 3d Regt.
 Chaplain, HENRY POWERS, 1st Regt.
 Sergeant-Major, WILLIAM W. HEMMENWAY, 2d Regt.
 Quartermaster-Sergeant, GEORGE R. LEAVITT, 3d Regt.
 Hospital Steward, JAMES W. WILSON, 1st Regt.

Company F, 2d Regt., Nashua—Capt. Jason E. Tolles; First Lieut. William Wheeler; Second Lieut. Eugene P. Whitney.

Company A, 1st Regt., Dover—Capt. George H. Demeritt; First Lieut. Martin J. Galligan; Second Lieut. James H. Billings.

Company K, 3d Regt., Laconia—Capt. Edmund Tetley; First Lieut. Martin B. Plummer; Second Lieut. Fred R. Gilman.

Third Regiment Band, Concord—Henri G. Blaisdell, Bandmaster.

GENERAL REMARKS AND RECOMMENDATIONS.

The action of the legislature last summer in regard to the New Hampshire National Guard was liberal and wise, and the changes made in the militia law were very much for the better, particularly the reduction of the number of companies and the provision for an allowance for subsistence to officers and men while in camp.

From my own observation, as well as from the reports of the inspecting officer, I am satisfied that considerable improvement has been made during the year, although there are some officers who still display an ignorance of the militia law and existing orders which is inexcusable. While a knowledge of tactics is indispensable, officers should also be familiar with the laws regulating the militia, and with all orders from regimental, brigade, or general head-quarters.

Frequent visits by regimental commanders to their companies, and a close supervision of the drills in armories, with instruction and suggestions when required, would do much to improve the troops; but the distance of some of the companies from head-quarters would require an expenditure of time and money in order to reach them, which, in view of the small pay the officers receive, they can hardly be expected to make very frequently. A reasonable amount might be allowed the regimental and battery commanders each year, for travelling expenses, when visiting their commands, and I think it would be but justice to them. I respectfully offer the suggestion for your consideration.

I find that some officers do not appear to attach the value they should to the state property in their charge; that loss or theft is treated lightly, and the proper effort does not appear to have been made in all cases to recover articles lost or stolen, a simple statement of the fact seemingly being considered by the officers all that is necessary to relieve them from responsibility.

Private property, under the same circumstances, would receive much better care and attention; and officers should be made to replace or pay for any property lost, unless the evidence that the loss was unavoidable is clear.

Too many men are discharged each year for reasons other than "expiration of term of service," and it is evident that sufficient

care is not exercised in recruiting. Captains should ascertain if the recruit is likely to be a permanent resident, or is liable to have to remove to another city or town in a few weeks or months to obtain employment, in which latter case no enlistment should be made.

A recruit should be plainly informed as to what his duties will be, and what will be expected of him; and unless he shows a perfect willingness to conform to all rules and regulations, and to attend the drills and parades required, he should not be enlisted.

The practice obtains in some companies of putting recruits on probation after they have been accepted by vote of the company. They are furnished with rifles and equipments, and required to drill with the company for a certain time, until the captain can determine whether or not it is desirable to enlist them, and if not, he can decline to do so. This plan is reported to work well, and save the commanders of companies where it is in use much trouble and annoyance. I think it worthy of consideration.

Among the reasons given for discharge, that of "Non-attendance at drills" appears frequently. While it is of course desirable and to the advantage of companies to drop men who are habitually absent from drills, it seems to me it would be much better if they could be dropped from the rolls as deserters, when absent without a reasonable excuse for a term of months; and I recommend that at the next session of the legislature the law be changed so as to provide for such cases.

The same pressing need exists as heretofore for a state arsenal. The property of the state is stored in a hired building, poorly adapted to the purpose, where it is utterly impossible to give it the care and attention necessary for its preservation.

While fully realizing the importance of rifle practice, and deeply regretting the fact that New Hampshire is so far behind some of her sister states in this particular, I have not considered it advisable to issue ball ammunition or to encourage practice, for the reason that there are very few if any properly equipped ranges where the danger of accidents is not too great. The rifle in the hands of the troops has a range of nearly a mile: at twelve hundred yards the penetration of the ball in white pine is 3.7 inches; and the danger of promiscuous or careless shooting is apparent.

I trust the time is not far distant when the state will own a suitable campground where a rifle-range can be established, and encouragement given to officers and men to qualify as marksmen.

The several recommendations and suggestions contained in the accompanying reports of the Inspector-General are heartily endorsed and approved by me, and I respectfully refer the same for your consideration.

WAR RECORDS.

I am glad to be able to report that progress is being made in copying the muster rolls of the war regiments. Allusion to the dilapidated condition of these valuable and important papers has been made in the reports of each of my predecessors since the close of the war. The rolls having been in constant use, the writing in many cases has become almost obliterated, and illegible without the aid of a glass, requiring the utmost care in copying to prevent errors, and making the work particularly difficult and progress slow.

The original rolls contain many errors. In some cases, names are spelled entirely wrong. These errors have to be perpetuated in copying; but when I have discovered them, I have made corrections in red ink on the copies, which will be valuable for future reference.

The following papers are respectfully submitted for your information and consideration :

Reports of Inspector-General (2).

Return of N. H. N. G., showing strength and location of each organization.

Register of officers, May 31, 1882.

Report of resignations and discharges of officers during the year.

Copy of act in relation to the New Hampshire National Guard, approved August 19, 1881.

Opinion of Judge-Advocate General.

Report of Brig.-Gen. J. M. Clough, commanding First Brigade N. H. N. G.

Report of Lieut.-Col. E. J. Copp, commanding Governor's escort, Yorktown centennial.

Annual enrolment.

Before closing this report, permit me to express my appreciation of the courtesy with which I have ever been treated in my official intercourse with Your Excellency.

I have the honor to be,

Very respectfully,

Your obedient servant,

AUGUSTUS D. AYLING,

Adjutant-General.

INSPECTOR-GENERAL'S REPORTS.

STATE OF NEW HAMPSHIRE.

INSPECTOR-GENERAL'S OFFICE,

Nashua, October, 1881.

MAJOR-GENERAL A. D. AYLING,

ADJUTANT-GENERAL, N. H. :

SIR: In compliance with section 6, General Orders No. 7, dated A. G. O., Concord, August 12, 1881, I have the honor to report herewith the result of my inspection of the First Brigade, N. H. N. G., Brig. Gen. Joseph M. Clough, commanding.

The entire brigade, excepting Company B, Cavalry, was ordered into camp at Concord on Tuesday, Sept. 13. The Third Regiment voluntarily entered camp on the afternoon of the 12th, and was ready for a full day's duty Tuesday. The other organizations reported in season to comply with orders.

The Fair Grounds were selected for the camp, and while very well adapted for the purpose in many particulars, proved to be quite too small for brigade movements. The camp was laid out with the three regiments of infantry in line, facing the west; the artillery and cavalry in front of and opposite the First Regiment; brigade head-quarters in close proximity to the cavalry. The sinks were established outside the lines, also a portion of the mess tents, both of which should have been avoided, for obvious reasons, if guard duty is to mean anything. Good water was not to be had, except by drawing it from the city, and was not furnished in sufficient quantity. Cavalry and artillery horses were driven outside

for it. The weather was all that could be desired, and made steady work possible.

All the camp equipage of the state, including one hundred and twenty-five wall tents, just purchased, was in use, and nearly sufficient, though several tents were provided at private expense. Tent-floors were generally used, adding much to comfort and cleanliness. Excellent care was taken of the tents as a rule, and few were torn or injured by the driving of nails.

Overcoats of the regular army pattern were issued to all enlisted men on arrival in camp, and did good service. It was expected that knapsacks and new equipments would be ready for issue also, but the contractor reported a break in the machinery, which delayed the completion of the order.

It was found on arrival in camp to be absolutely impossible, from lack of time, to witness individual company drills to determine relative standing, as was done last year in the regimental camps, without encroaching too much on the established afternoon routine.

In accordance with S. O. No. 45, C. S., Adjutant-General's Office, Maj. Wm. H. Cheever, Asst. Insp. General, reported to me for duty at commencement of the tour, and rendered most valuable assistance throughout.

Officers and men showed excellent spirit, seemed anxious to make the tour profitable, and performed all duties cheerfully.

ATTENDANCE.

It was impossible, until Friday noon, to ascertain at brigade head-quarters the attendance on each day, and even then there were errors in the consolidated reports, rendering them of little value, due, as there explained, to failure of adjutants to hand in morning reports in proper season, but really due to lack of system at head-quarters, and failure to require systematic attention to it from inferior head-quarters. Up to this writing (October 28th) I fail to receive a correct return of the attendance, though promised it "at once" by the assistant adjutant-general; but by reference to the several reports, kindly furnished by regimental adjutants, battery and cavalry commanders, I find the attendance as follows

TABULATED STATEMENT OF ATTENDANCE AT ENCAMPMENT, 1881.

Organization.	Present.						Absent.			Aggregate.	Per-centage of at- tendance.	Per-centage of at- tendance 1880.
	Officers.			Enlisted men.								
	Field and staff.	Line.	Total	Non-com. of- ficers, mu- sicians, and privates.	Band.	Total.	Officers.	Enlisted men.	Total.			
Brigade Officers.....	9	....	9	1	..	1	..	.....		10	100	....
First Regiment.....	9	20	29	34	26	340	3	51	54	423	.87	.80
Second Regiment.....	9	22	31	327	24	351	2	58	60	442	.86	.80
Third Regiment.....	8	23	31	295	24	319	2	68	70	420	.83	.84
First Battery.....	4	4	4	56	..	56	..	10	10	70	.86	....
Co. A, Cavalry.....	3	3	3	48	..	48	..	1	1	52	.98	100
Co. B, Cavalry.....	3	3	3	40	..	40	..	5	5	48	.90	.83
Total.....	35	75	110	1081	74	1155	7	193	200	1465	.86	....

Attention is respectfully called to excess of men in Band of First Regiment.

POLICE.

The police of the camp at times of inspection was excellent, especially about brigade head-quarters. There was some difficulty in clearing the grounds of the First Regiment, but all were put in good order. The general parade presented a very untidy appearance the first two days, from the non-removal of logs and débris made by cutting down trees and removing buildings, but was then cleared by order of the officer of the day.

SANITARY ARRANGEMENTS.

The sanitary arrangements were generally good, the chief criticism being an insufficient number of sinks the first two days. Little sickness prevailed, excepting temporary cases of diarrhoea the early part of the tour, due to the water and to food improperly cooked.

SUBSISTENCE.

Most of the companies employed a caterer to provide for them at so much *per diem*. Rates, as in years past, were so low that

there was much discontent with the quality; and I would recommend that, until the law can be changed to provide for it, a union of effort be made to have rations issued in kind, according to the regular army standard, under the direction of the brigade commissary and regimental officers detailed for the purpose. I believe that the result would be more satisfactory in every respect.

DISCIPLINE AND MILITARY COURTESY.

The discipline was not commendable. There was a general lack of system; things ran loosely, and not with that precision and attention to detail which characterizes the ideal command. The simple issuing of a routine order is not all that is necessary; its *execution* must be required, and the thousand and one little matters demanding attention cannot be neglected without their apparent ill-consequences. As a company largely depends upon its captain for its discipline and record, so, in higher commands, the regiment depends upon its colonel, and the brigade upon its commander, and none of them will attain satisfactory results, except by appreciation of the necessity of persistent, systematic work, then the steady application of it. Too many cases of intemperance were reported, partly among officers, and several minor disturbances were provoked thereby. The camp sutler was detected in selling liquor, in violation of orders and of his contract, and should have been expelled from the grounds. A little criticism has reached me of vulgar and profane language on the cars *en route*, and some officers and men were seen in uniform in public the second day after close of camp. I am sorry to note that some officers used profanity in dealing with their men, a practice calculated to bring disgrace to the service, and men's disrespect to the officer.

More attention should be paid to military courtesy, largely the fault of ignorance, and due to the neglect of the officers in instruction. It should be impressed upon all, that saluting is only the military form of greeting, with certain variations which involve no sacrifice of self-respect on the part of men, and which are equally obligatory upon officers, who should scrupulously avoid neglecting to return a salute. There were many brilliant exceptions to this criticism; we hope soon to note more. The

burlesque parade by members of other organizations through the camp of the First Regiment, while it was being inspected, was hardly respectful in its leaders.

GUARD DUTIES.

Brigade guard-mounts were conducted by Maj. Cheever, A. I. G., and were very satisfactory. Regimental formations for guard were creditable also. Guard duty was generally well performed, particularly so by members of companies which had been instructed in their armories. Captains should pay more attention to this before coming to camp. The practice of requiring all sentinels to march simultaneously in the same direction, and of halting and coming to a carry before facing about, seems to me a relic of old-time militia musters, and is not to be commended. Sentinels are posted with certain general duties, are there for service, and when so much attention is paid to the ornamental simply, the *duty* is too often neglected. Each one should be independent of his neighbor, and supposed to be aware of everything going on within the limits of his post at all times. A very common error in challenging was to call out, "Halt! who comes there?" Army regulations will show this use of the word "halt" to be wrong. Many improperly used the word "post" in calling the corporal of the guard. Salutes by sentinels were fairly observed, but many errors were made in distinguishing the proper salutes for different ranks. The placing of the sinks outside the chain of sentinels, with no restrictions on passing out, virtually made the general guard useless for keeping men in camp, and consequently many of them visited the city without authority each evening, where their numbers and conduct caused some criticism. It was endeavored to prevent this by mounted patrols posted on the bridge, but they were not generally posted until after the necessity for them had mostly ceased. The sentinel posted in front of brigade head-quarters was of no practical use as a sentinel; a complete chain should have been established to prevent the promiscuous overrunning of the vicinity by the public at large; and arrangements should have been made for tying and caring for officers' horses in the rear. Colors should have been lowered, and retreat gun fired at close of evening parade, under direction of the officer of the guard.

DRILLS.

I was unable to observe much drill by battalion, from being busy with inspections at drill hours. There was not as much of it as seemed possible, or as would have been profitable. Formations of line were excellent in the Second and Third Regiments, and were made, as I am informed, in less than two minutes in each. Those in the First Regiment were unnecessarily slow, and still further delayed by the adjutant's verifying the alignment before presenting to the colonel. The brigade formations were altogether too slow, and should have been completed generally in a third of the time actually taken. The dress-parades were very fine, and almost above criticism, after the first evening.

It was noted at various times that many men, especially in the bands, needed instruction in the "position of the soldier" (sec. 11). If captains would devote more time to the "settings-up" and "balance step" of their companies, it would improve their soldierly bearing. More attention should be given to attaining the regular cadence in the execution of the manual; some companies seem never to have attempted it.

No skirmish drills were observed, and very few even have practised them at any time. This is really one of the first things which should be taught for service, and, with our improved fire-arms, is the formation which will generally be used for active service of the future. It is hoped that more attention may be paid to it hereafter.

TARGET PRACTICE.

Target practice is still generally neglected, and not a musket was fired during the encampment, even with blank cartridges. This is certainly to be regretted, for every man should be given a thorough acquaintance with that use of his piece for which it was really intended. The necessities of the case speak for themselves: the useful is made subordinate to the ornamental, and I would earnestly recommend that systematic attention to target practice be required each season, under proper regulations and direction.

NOTES.

It was noticed that companies were not equalized for battalion drills in the First and Second Regiments, and the consequent irregularity of movements and formations was apparent. Captains generally are too slow in dressing their companies, do not give their commands clearly and in proper time, and give many improper ones, especially failing to preface the command for halting with its preparatory command. In the First Regiment the formation of incomplete sets of fours was wrong in several companies.

BRIGADE DRILL.

The brigade drill on Wednesday was valuable—more as an experiment than otherwise. As in battalion drills nearly all depends upon the officers and guides, so in brigade movements, it rests chiefly on the commanders of brigade and regiments, with their staffs. Wrong commands by the brigade commander were too frequent; the brigade line was unceremoniously marched through the battery and back twice, creating great confusion; the brigade staff failed to indicate the points of rest for each battalion in forming line; colonels did not all keep their battalions in good step. Many errors were excusable, however, from this being the first drill by brigade; but the expediency of attempting it until more thorough theoretical acquaintance with it has been obtained, is questionable.

PRIZE DRILL.

Members of the First Regiment competed on Friday morning for a handsome gold medal, presented by Col. Hall, to be awarded to the best-drilled man in the manual of arms. Between improper commands, given by the sergeant-major, and ignorance of fine points displayed by contestants, the result was not one which should be wholly satisfactory to the regiment. Close study of the tactics, and a cool head, will make many men capable of changing its ownership.

INSPECTIONS.

The Second Regiment was inspected Wednesday, the Third on Thursday, and the First on Friday. About two hours were devoted to each regiment. Every musket was examined, the assist-

ant inspector-general taking the rear ranks and file-closers. Considerable variation was noted among companies, and also between regiments. The Second and Third were found in very good condition generally, the latter appearing to fully as good advantage, owing to its making more diligent use of spare time in drills, and theoretical instruction and systematic attention to details. The First has changed commanders recently, and must do a large amount of hard work to equal the other two; but improvement has begun, and a good record is confidently expected very soon. The bands are very superior organizations, and extremely creditable, though their instruments were hardly in proper condition at inspection, and a variety of opinion was noted among the band-leaders as to the injurious (?) effect upon the instruments of cleaning them.

Several companies appeared with forage caps hung on back of coat, likewise did individual members at guard-mounting. Company officers' coats varied in number of buttons in each row on the breast, having from seven to nine. The regular army dress coat has seven; and whether there be seven or more on the pattern adopted in this brigade is immaterial, but there should be uniformity. Two companies in the First Regiment appeared without cartridge-boxes, and one had more men than could be supplied with arms and equipments. In all regiments there was a tendency to wear belts too loose; a few failed to cover lower buttons on coat; several belt-plates were wrong side up. Many captains failed to step back two yards after establishing guide, to dress their companies upon wheeling into column, also failed to face towards their companies at first command for wheeling. In some companies of the First Regiment much unsteadiness was noted during inspection of pieces,—men practising in throwing up their muskets, spitting in ranks, gazing about, etc., all of which should have been corrected by the lieutenants who were in front of their companies, facing to the rear. Officers should carefully note instructions on the use of the sword at different commands; and some of them should devote a little more time to the sword itself, several rusty ones being noted. Too many companies are not keeping their muskets in proper condition. Rust was found in the chamber and bore. In several companies it was exceptional to find these parts bright and clean, and in three or

four companies, unless marked improvement is shown before the next inspection, I shall be obliged to recommend disbandment. The state cannot afford to entrust its property to those who will make no effort to take care of it. Oil was rather freely used generally, and, with the dust found with it, should have been thoroughly wiped off before appearing for inspection. There was a general lack of care of pieces in the First Regiment, notably in company "B;" in the Second it was pleasing to note those of companies "F" and "H;" and in the Third it would not be invidious to commend those of "A," "G," and "K," especially the latter, which were in better order than I have ever seen them previously, while those of company "E" were in very poor condition. The system in some companies of having an armorer to care for guns may be a good one so long as they are used only in the armory, but in camp each man should take care of his own, and, in both cases, he alone must be responsible for its condition. No excuse shifting responsibility upon the armorer will be received at any time. Armorers are not recognized by the law, but each man is responsible for his own arms and equipments. Uniforms, as a rule, were in good order. Most companies have very commendably provided themselves with blouses, and much injury to the state uniforms is thereby avoided during police and recreation hours. Too little attention is paid to neatness at inspections. Uniforms are often not brushed, soiled collars and gloves are in many cases worn without seeming comprehension of the "fitness of things," shoes should be more generally blacked, and unshaven faces and long hair seem not to have been considered subject to criticism. A good soldier at inspection or guard-mounting is always found to have attended to all these details; and company commanders should take especial pains to impress upon their men that inspection means something, is not an ordinary occasion, but should be prepared for. The comparative standing of our companies depends largely upon attention to these several details; and those who devote little time to these points must expect low standing, are really allowing state property to become injured, and must not expect to be retained in the National Guard. We can compare favorably with the forces of our best sister states only by systematic, steady work. It is not enough to enlist and attend only the stated duty called for

by the law; the state has a right to expect more, and such *esprit du corps* should be cultivated as will make every soldier's pride depend upon the real merit of the organization to which he belongs.

It was noticed at brigade head-quarters, that the assistant adjutant-general issued, continually, special and general orders in his regular series for each regimental guard or police detail, for details of officer of the day, and other trifling matters of daily routine, which should not cumber the order-book, but should be promulgated by memorandum or circular delivered by orderly or clerk.

It was also noted that the assistant adjutant-general is borne on the roster as, and wears the insignia of rank of, a colonel, instead of a lieutenant-colonel, as the law declares he shall be. If the argument advanced for this breach of the law be good, I see no difficulty in every officer's becoming commissioned beyond his legal status at the will of the governor and commander-in-chief. The effect of this violation of law upon the remainder of the force is injurious.

BRIGADE REVIEW.

The brigade review by His Excellency the Governor and Commander-in-Chief on Thursday was very creditable generally. The formation was slow, as usual, intervals good, steadiness very fair. During the passage around the brigade the general escorted the reviewing party in rear of the field officers instead of in rear of the colonels, and his staff were not in proper position. During the marching in review the alignments and step were good, distances fair, salutes generally observed, but made too soon, and many officers failed to look towards reviewing officer. The field music of only one regiment sounded the march when the colors saluted. The drum-major of the First Regiment made many superfluous motions with his staff. Only the colonel of the Third Regiment was correct in taking his place on right of reviewing officer after passing him, and he was ordered back to the head of his regiment by the brigade commander.

FIRST BATTERY.

The battery was found in very creditable condition, and the state may well be pleased with this arm of the service. Officers

and men seem to have a good understanding of their various duties; their drills were generally good, lacking principally rapidity of motion. More life and snap should be displayed in the service of the piece, and more celerity of movement in the school of the battery, though this latter is difficult with horses not trained to the service.

COMPANY "A," CAVALRY.

Company "A," Cavalry, sustains its previous fine reputation, and little proper criticism can be made, considering the little mounted drill possible. The company was heavily drawn upon for provost-guard duty, so did not drill as much as would otherwise have been possible. Too many colors and guidons were noted at inspection. The stables of both the artillery and cavalry were constructed by the brigade quarter-master, and were very comfortable and well built, but were too narrow. They should have been placed within the line of sentinels also.

COMPANY "B," CAVALRY.

Company "B," Cavalry, went into camp at Greenland, September 27th, on the academy grounds, the same as last year. I inspected them September 29th, in company with Major E. B. Beaumont, Fourth U. S. Cavalry, who offered them many valuable suggestions. Discipline and military courtesy were very commendable, knowledge of duties fair. Inspection showed property in good condition, with few exceptions. No trumpeters were found, but a drummer and fifer were employed as field music, which was hardly appropriate. An "Acting Surgeon" was found in the line of file-closers, with uniform and insignia of rank of a second lieutenant. The company had no guidon or colors.

NOTES AND RECOMMENDATIONS.

REGULATIONS.

In view of the many opinions that are constantly being formed as questions come up not covered by tactics, I would respectfully renew the recommendation of my predecessor, that, until regulations of our own can be prepared, we adopt those of Massachusetts not conflicting with our law, with the additional suggestion

that the judge advocate-general or other competent officer be directed to designate the articles which alone shall be observed.

CAMP GROUND.

The desirability and economy in a series of years of having a state camp ground can hardly be questioned, and I heartily endorse the opinion of my predecessor on this point and recommend the purchase and fitting up of suitable grounds as soon as same is possible.

SIGNAL CORPS.

I would also suggest to the brigade and regimental commanders the value of a body of men who are trained in all the duties pertaining to the signal corps, and would recommend that an effort be made to have picked men qualify themselves for this interesting and valuable branch of the service, doubting not that the state will gladly furnish the necessary equipments if proper use of them can be assured.

EXAMINATION OF OFFICERS.

Section 2, chapter 11, of the militia law, provides for an examining board, to determine the fitness of officers to perform their duties. It is a fact, to be regretted, that we have some officers who are appointed through their popularity among men, rather than on account of real ability to discharge their duties, and I would respectfully recommend that this section of the law be observed universally, believing that the expense to the state would soon be offset by better care of state property and general satisfaction to the public from the improvement which would surely result throughout.

STUDY OF TACTICS.

I must also urge upon all members of the National Guard the necessity of *closer study of the law and tactics*. Many officers still adhere to wrong commands, relics of Casey or perhaps Scott, and many have only a very superficial idea of movements generally. Officers and non-commissioned officers should have that pride which will prompt them not to endeavor to teach on imperfect knowledge, and not to appear at drills without knowing their individual duties.

My effort has been, in rendering this report, first, to do my duty, which requires me to note whatever seems most deserving of criticism, without prejudice,—to

“nothing extenuate,
Nor set down aught in malice;”

and, secondly, to make such suggestions as seem to me to be for the benefit of all concerned. I have no desire to be over-critical, lest all should be discouraged; and because my report is largely devoted to criticism, let no one think I see little to commend, for I recognize great improvement in the past three years, coupled with that general zeal and interest which must produce still better results. Let no one be discouraged, but all work in the kindly spirit which prompts this, and our state will be satisfied with its expenditure and proud of its National Guard.

I desire especially to commend the labors of Capt. Nichols, Brigade Quartermaster, for the energy and watchful care displayed; also to express my thanks particularly to my assistant, Maj. Cheever, for faithful, conscientious work. I am also deeply indebted to the brigade commander and members of his staff, and all others with whom my official duties have brought me in contact, for uniform courtesies received.

Very respectfully, your obedient servant

ELBERT WHEELER,

Inspector-General.

STATE OF NEW HAMPSHIRE.
INSPECTOR-GENERAL'S OFFICE,
NASHUA, April 29, 1882.

MAJOR-GENERAL A. D. AYLING,
ADJUTANT-GENERAL, Concord, N. H.

SIR: In accordance with General Orders No. 1, dated A. G. O., Concord, Jan. 2, 1882, I have the honor to submit the following report of the annual inspection called for by chapter 3, section 23, militia law:

Inspections have been made, with the double purpose of becoming acquainted with the condition of organizations, and also of imparting instruction on such points as there was evident need of it. For this latter purpose, each organization was, several weeks before inspection, furnished with a circular statement of such requirements of the law as would be inquired into, and each commissioned officer was notified that he would be temporarily required to assume command of the organization of which he was an immediate member, and would be expected to execute such movements in the school of the company as might be found on one of a series of cards (a set of which is herewith transmitted) from which he was to draw. The result of this notification led in most cases to increased effort on the part of commanding officers to have their records perfected, and also incited many subaltern officers to perfect themselves in company movements, and in that exercise of command so essential to every one who accepts a commission.

In two or three cases it was found that few opportunities had been given by company commanders to their subordinates to assume command, the necessary result of which was that such lieutenants appeared unfavorably through no fault of their own. In general, however, the subaltern officers did not greatly suffer in comparison with captains.

The one great cause for criticism on drills was due to the fact

that officers generally study tactics too much by the *commands* necessary for the execution of movements, instead of by the *title* of the movements; consequently, when called upon to execute a particular manœuvre, such, for instance, as "form line to the front," from column of fours, a misapprehension has often arisen as to the proper command to give, and many errors have resulted from ignorance of the *nature of the movement* wanted. The whole trouble arises from not studying tactics properly and intelligently. It is believed, however, that this criticism will not need be so prominently mentioned hereafter, as improvement became apparent ere the tour was finished, and an evident determination on the part of officers not to allow themselves to err so commonly again where prevention is so easy.

In this connection it may be proper to state that I am preparing a new set of cards for company drills for armory use, and also similar sets for use of regimental field-officers at coming encampments.

Since the inspections of a year ago, there have been five hundred and thirty-two discharges, or about thirty-nine per cent. of the entire force. Within the same period, there have been four hundred and sixty-five enlistments—this among the present units of the brigade, which, by legislative action, has been reduced within the year to the extent of six companies of infantry and one platoon of artillery.

For detailed account of the condition of each organization, including the several head-quarters, I would respectfully refer to the accompanying regular reports.

If my opinion, that progress within the past year is very material and encouraging, seems hardly sustained by the table of "credits" of this year as compared with last, I would say that one reason is, the test has been much more severe in drills this year than ever before; and another fact is, that no two inspectors attach the same value throughout to even the same attainments. I certainly see very commendable progress generally, and make only such criticisms and recommendations as are deemed for the best interests of all concerned.

I also enclose, marked "A," a tabulated statement in the usual form, showing comparative standing of the several organizations, based upon attendance, condition of property, acquaintance with

duties, &c. The table varies from those of previous years only in giving the individual proficiency of the several officers in drill, the *average* being taken as the basis for record. Credits for the various degrees are as follows: In percentage of attendance, 100, 6; 90 to 100, 5; 80 to 90, 4; 70 to 80, 3; 60 to 70, 2; 50 to 60, 1. Excellent, 4; good, 3; fair, 2; poor, 1.

The attendance at the inspections of 1881 and 1882 is shown in the following comparative table:

	1881.			1882.		
	Officers.	Men.	Aggregate.	Officers.	Men.	Aggregate.
Total force at date of inspection.....	126	1588	1714	117	1263	1380
Brigade commander and staff.....				9	1	10
Artillery.....	5	99	104	4	63	67
Cavalry.....	6	98	104	6	89	95
Infantry.....	115	1391	1506	98	1110	1208
PERCENTAGE OF ATTENDANCE.	Officers.	Men.	Aggregate.	Officers.	Men.	Aggregate.
Aggregate percentage.....	92	80	80	91	85	86
Brigade commander and staff.....						90
Artillery.....			80			85
Cavalry.....			76			81
1st Regiment Infantry.....			70			82
2d Regiment Infantry.....			81			86
3d Regiment Infantry.....			87			91

Armories are generally as well adapted to uses required as is possible for the amount allowed by the state for rent, and, in many cases, companies show very commendable spirit in securing better accommodations, at considerable extra expense, paid usually out of company funds. I would here recommend to all organizations, if the allowance by the state is insufficient to obtain

proper and commodious armories, that they request the authorities of their cities or towns for such assistance as will lead to their obtaining them, firmly believing that, in the light of such real progress and improvement as are now evident in our National Guard, if the matter were to be respectfully and properly presented to such authorities, few of them would refuse. This has already been accomplished in several instances, and with very little effort.

The head-quarters of the First and Third Regiments have recently been changed, and their new quarters are now fitted up in a very comfortable and convenient manner.

The armory of Company "B," Cavalry, has been removed to the upper room of the state arsenal building at Portsmouth, which has been repaired and fitted up in a very satisfactory manner.

There has been a very manifest improvement in books and records generally, but still too many failures to comply with the law in regard to important points, which are really inexcusable. The law is very plain, and each officer responsible for the accuracy of records was explicitly notified as to the particular requirements of the law which he was expected to comply with, and yet, after several weeks' such notice, would present his books with a plea of lack of time, or ignorance of what the law requires, or, perhaps, with no particular excuse.

The point upon which most have failed is reporting enlistments to the adjutant-general (chap. 2, sec. 1). It was found that only one company had complied with the law in the First Regiment, five in the Second, and six in the Third. The others not reported were in Company B, Cavalry, Platoon B, Artillery, the Band First Regiment, and Brigade Head-Quarters, the latter of brigade color-sergeant.

Among the most common omissions are records of annual returns (chap. 4, secs. 5 and 6), eleven companies failing in this respect. The same number have no roster in the orderly book (chap. 4, sec. 3): as many have enlisted minors without consent of parent or guardian (chap. 2, sec. 1). In this connection, it should be made an invariable rule by company commanders, to allow no minor to sign the enlistment-book unless he presents the proper consent previously. Seven companies have enlisted men under eighteen or over forty-five years of age; two have

enlisted from beyond legal limits of residence (chap. 2, sec. 1). Nine companies have not complete files of orders (chap. 4, sec. 1); and five have failed to annually furnish selectmen or assessors with list of members belonging to their respective towns (chap. 4, sec. 8). Only half the companies have exacted written excuses for absences (chap. 7, sec. 11)—a great gain, however, over last year. Fines for absence have been collected in several companies, but evidently not as generally as they should have been. The file of brigade orders in the hands of every company is incomplete, through the fault of brigade head-quarters, evidently. Every company reports its finances in good condition, at least with debts all paid, and some have very comfortable balances on hand. In several cases it is found that company by-laws contain provisions which are at variance with our militia law, with tactics, and army regulations, and with the “customs of the service;” this, too, where same have been approved by the judge-advocate of the brigade. The question has consequently arisen in such cases as to the legality or the force of such articles,—whether for their violation members are legally liable as they would be for violating the militia law.

During the past six months, eighteen companies have had weekly drills, seven semi-monthly, two monthly, and one none at all, the average attendance being about forty-five per cent. Seventeen companies have held regular meetings for theoretical instruction of officers and non-commissioned officers, the value of which is very apparent.

The ceremony of inspection has been generally well performed. In witnessing the formations of the several companies, twelve were noted in which the formation of the left was incorrect (par. 180, Upton’s Tactics); in the same number of companies there was manifest need of instruction in the “settings-up” (par. 16) and position of the soldier (par. 11). This latter criticism applies with equal force to each of the bands. Ten first sergeants made improper reports to the captain; five gave the command, “Attention to roll-call.” In eight companies, the men slighted the motions coming to a “carry” and “order” at roll-call. In opening ranks, the first sergeants of four companies gave command “Right dress” to rear rank; the front rank did not dress to right properly without further command (par. 183). In four

companies, men appeared with overshoes or rubbers on, and several men put on gloves after falling in; and in same number of companies, improper commands were given for counting fours. In three companies, men fell in facing to the front (par. 180), lieutenants fell in with, and at the same time as, the file-closers; in the same number, division into platoons was omitted, and "present arms" of officers was incorrect (par. 755). In two companies, the first sergeant called the names of the commissioned officers at roll-call, also called the full names of members. In the artillery and cavalry, three buglers appeared without sabres.

In many companies there should be more attention given to neatly adjusting equipments, blacking boots, to clean gloves, and other little details, which show the good soldier at a glance. Chewing tobacco and spitting in ranks were noticed in a few cases; but when the same thing was done by an officer of high rank accompanying me, it is not strange that men might not consider it altogether wrong. Some officers and men still regard inspection merely as a farce, hardly realizing that their opinion is very evidently made known in the results of their own inspection. "Coaching" or "cramming," as students call it, was evident in some cases, but this is far preferable to no preparation. The companies giving regular attention to systematic, intelligent, and thorough drill are, however, easily recognized, and "credits" in the table of comparative standing are very materially increased thereby. Captains should impress upon their men that want of discipline in ranks is apparent in unsteadiness, gazing about, talking, etc.; that while in ranks, every man should devote his whole attention to duty; and that time spent in drilling aimlessly or carelessly is worse than no drill at all. An officer is a good officer only as he develops intelligence with his various duties and attention to them, combined with gentlemanly conduct and good character, which shall inspire the respect of his men and of the community generally. Much as I respect and honor the veterans of our late war, who will always wear the proudest mantle that can fall to any body of men, still I am pained to say that some organizations make the mistake of supposing that on account of their war services they are either entitled to precedence in rank or will make better officers, whereas it is very generally conceded, even among veterans themselves, that in the

present progressive age, involving such radical changes in tactics and administration, younger blood and more energy are needed; and it is a fact, that many of our veteran officers rely too much upon their war records, and do not give the attention to the requirements of their present positions that they should.

Many of our file-closers, we are sorry to say, are too often negligent in the performance of their duties (paragraphs 176 and 278), and are little better than wooden men.

As was anticipated, there has been most commendable improvement generally in the First Regiment within the past year, and still better results are certain to follow in the near future.

The arms were found in much better condition generally than at last encampment, very few cases of rust being apparent. The most common criticism was upon amount of oil found about breech-block, the use of which is generally commendable, but which should be thoroughly removed before inspection. Very rarely were any pieces found out of perfect working order.

Within the past year all the infantry troops have been supplied with new equipments, including knapsacks, waist-belts, cartridge-boxes, and bayonet-scabbards, the latter of metallic pattern. The quality of all is generally satisfactory, except the waist-belts, many of which are not of the same quality as sample furnished by the contractor, and should be replaced. Their condition was generally good, but waist-belt plates were often found with no attention paid to polishing them, though a minute's work only is needed for the purpose. Overcoats have, within the same period, been furnished to all enlisted men in the brigade, and supply a long-felt want.

Although the instruments in the hands of our regimental bands are not state property, and consequently the condition of the same may not necessarily be subject to criticism, still I cannot refrain from saying that in using them in the state service, as our law contemplates, and in bearing them at inspections, they present them for examination, and consequently I have noted their condition in the tabulated report under the head of "Condition of Arms," and am pleased to note that the Third Regiment Band has taken heed of my remarks on this point in my last report of inspection in camp. No belts have ever been issued to the band of the Second Regiment.

The two platoons of artillery are well maintaining the property in their keeping, and are very commendably improving all opportunities for making the Battery as effective as possible. New uniforms are needed, however, immediately, and it is hoped they may be supplied the current year.

The property in the hands of the cavalry companies is well cared for, and was found in excellent condition. I was sorry to note that in Company "A," no drill had been held since last encampment, but was correspondingly pleased to observe in Company "B," a thorough awakening of interest in drills and duties generally, which has already produced good results, and will lead to still better. Company B, cavalry, has not been examined by the surgeon, though orders were issued for same at time of inspection.

It was my pleasure to be present a portion of the time at the officers' school of instruction, convened by the Brigade Commander in February, and to note the interest which was exhibited on the part of most of the officers present towards making profitable the time thus spent. The success of the school, however, was very much impaired by the absence, through sickness, of Major Wm. H. Cheever, A. I. G., who was detailed as Instructor. The resulting lack of system for the conduct of the school, and still greater lack of ability, or preparation for such a contingency, furnished a very strong text for the principle which should govern, of not granting a commission to an officer beyond his capacity, either present or likely soon to be acquired, and also illustrated very forcibly the necessity of applying the law relative to examining-boards, which shall inquire into the several qualifications of "military tactics, physical ability, moral character, capacity, attainments, general fitness, and efficiency;" and I am persuaded that no movement would be so much to the benefit of our National Guard as the invariable application of this rule to every officer now in the service, from the Brigade Commander down, and to every one hereafter who may be nominated for a commission. I am satisfied it would be, in the end, a matter of economy to the state, and the greatest aid to efficiency generally.

During the progress of the school, an exhibition of their proficiency in signalling was given by a number of officers of the First Regiment, under charge of Surgeon H. E. Newell, which

entitles them to a great deal of credit. This branch of instruction has not been attempted yet in the other regiments.

The field and staff of the First and Third Regiments have recently provided themselves with the new regulation helmets. The Third Regiment have exchanged the plumes of the enlisted men for pompons, and the line officers of the First Regiment are about adopting the regulation helmets.

Upon the completion of the various company drills required after inspection, the rule was adopted of informing the companies immediately of the errors that had been noted during the evening—this for the instruction of both officers and men, while movements were fresh in their minds; and it proved very acceptable and valuable. The most common errors were as follows:—Seventeen officers gave the commands “Attention” and “Halt” without their preparatory command, “Company” (pars. 190 and 193). The same number failed to order pieces to the “right shoulder” on drill. In fifteen companies the use of the feet was faulty in the aimings (pars. 95 and 107). Thirteen officers used the prefix “Company” in giving commands where it is not called for. Distances between ranks in column of fours were faulty in ten companies, the general trouble being too much distance between the rear rank of one set of fours, and the following front rank (par. 207). In nine companies, bayonets were not unfixed at the beginning of drill after inspection; in seven a stamping of the left feet was noticed to aid in keeping the step. Ducking the head coming to and from the “right shoulder” was a general fault; also the use of the right forefinger at the position of “ready” (par. 94), which latter especially should be at once corrected. In some few cases officers did not keep their swords at a “carry” on drill. In several instances companies marched with men looking down at their feet, instead of with heads erect, and eyes striking the ground at fifteen yards. There was need of instruction in the cadence of step in some cases; also cadence in the manual. Officers should realize the importance of giving commands in cadence also, a great help to men in executing the manual together. In too many cases during the drills, officers would put their companies in march, and then meditate as to the proper command for the next movement called for, thus causing tiresome marches around the hall before executing the required

manœuvre ; or, in some cases, would interpolate several superfluous movements to gain time for the same study or meditation, both of which methods would better have been replaced by coming to a halt, and "in place rest."

I was particularly pleased to witness in Company K, Third Regiment, an annual prize-drill for the best-drilled man in the manual of arms, which showed, in connection with the regular inspection and drill preceding, that this company is fully maintaining its previous efficiency. Company H, 1st Regiment, also had a prize-drill after inspection, which showed faithful work in the manual, and I would heartily recommend this method as the best means of perfecting men in fine points of the manual, drilling both with and without the numbers.

If it be a proper subject for remark, I would call attention to errors in pronunciation noted in several instances of the words "cartridge" and "column," the former being erroneously pronounced, as if there were no letter "r" in the first syllable; the latter, as if the last syllable were spelled "yum." It may also be observed that the best military usage gives the long sound of the "i" in the command "oblique."

No material progress has been made in target practice within the year, the importance of which seems not to be realized. I would recommend that some means be provided for promoting this most valuable part of the instruction of troops. It is not to our credit that we can report no good results in this direction.

In view of the low standing which has obtained in Company D, First Regiment, during the whole period of its existence, and the demoralization which was evident at this inspection, with little prospect of material betterment, I would recommend its immediate disbandment, believing that there are many localities where there is equal need of a company, and where one would be better kept up. This company took substitutes to camp last year, and the same appears to have been done elsewhere.

The condition of Company C, First Regiment, is also very unsatisfactory, as it has been for the past two years, and it is believed that under the present organization of the company there is little hope of any improvement. Believing that Portsmouth should have a company which will attract to it the best element of young men in the city, I would recommend that measures

be at once taken for the complete reorganization of the company.

In concluding my report, I wish to particularly appeal for more study of the tactics, and for systematic work in the drill-room. Officers should make drills interesting by *varying* them, and not dwell upon simple movements and common ones alone, where reasonable proficiency has already been attained. Try new movements, instil into all minds that pride which comes from excellence, that *esprit du corps* which is the most potent factor in sustaining the record of every one of the best of our organizations, and very soon we shall have a body of well-drilled and disciplined men, which will be second to none among our sister states.

In the several inspections in the First Regiment, Col. Hall accompanied me, with one or two members of his staff. Col. White was present at the inspection of five of his companies; Lieut. Col. Copp at one of the others. Col. Patterson attended every inspection in his regiment, as usual. Surgeon Newell examined every company in the First, Surgeon Cutler and Ass't Surgeon Dunham all but two companies (E and I) of the Second, and Ass't Surgeon Cook every company in the Third Regiment. I am indebted to each of these officers for kindness repeatedly shown; also to the Brigade Commander, who accompanied me at the inspections at Lebanon, New London, Concord, and Manchester, and members of his staff.

I am also under obligations to every officer with whom my official duties have brought me in contact, for repeated attentions and courtesies.

Very respectfully,

Your obedient servant,

ELBERT WHEELER,

Inspector-General.

TABULATED REPORT.

TABULATED REPORT OF INSPECTIONS, AND

Organization.	Location.	Date of Inspection.	Present and Absent.		Present at Inspection.		Absent from Inspection.		Per cent. of attendance.	Acquaintance with the law, and condition of books.	Care of uniforms.	Condition of arms.
			Officers.	Men.	Officers.	Men.	Officers.	Men.				
Brigade field and staff.....	Concord.....	1882. Mar. 13.	9	1	8	1	1	.....	90	fair....		good...
FIRST REGIMENT.												
Field, staff, and non-com'd staff }	Manchester..	Feb. 22.	9	5	9	5	....	.....	100	excell't		good...
Band	Manchester..	Feb. 22.	....	24	....	22	....	2	92		good... fair....	
Company A.	Dover	Mar. 29.	3	40	3	30	....	10	77	good... excell't	fair....	
" B.	Manchester	Feb. 21.	3	50	3	36	....	14	74	poor....	good... good...	
" C.	Portsmouth..	Mar. 30.	3	38	2	29	1	9	76	poor....	fair.... poor....	
" D.	Suncook	Feb. 20.	3	46	2	35	1	11	76	poor....	fair.... poor....	
" E.	Manchester..	Feb. 22.	3	45	3	42	....	3	94	excell't	good... good...	
" F.	Candia	Feb. 21	3	42	3	33	....	9	80	excell't	good... fair....	
" H.	Great Falls..	Mar. 28.	3	41	3	32	....	9	80	excell't	good... good...	
" K.	Manchester...	Feb. 23.	3	44	3	37	....	7	85	fair....	good... good ..	
SECOND REGIMENT												
Field, staff, and non-com'd staff }	Peterborough	Feb. 14.	9	5	8	5	1	.....	93	excell't		good...
Band	Keene	Feb. 15.	....	21	....	21	....	.....	100		good... fair....	
Company C.	Hinsdale....	Feb. 16.	3	45	2	33	1	12	73	poor....	good... good...	
" D.	Antrim	Feb. 14.	3	47	2	32	1	15	68	good... good...	excell't	
" E.	Milford.....	Feb. 8.	3	49	3	36	....	13	75	good... good...	excell't	
" F.	Nashua.....	Feb. 9.	3	45	3	44	....	1	98	excell't	excell't	excell't
" G.	Keene	Feb. 15.	3	48	3	47	....	1	98	excell't	excell't	good...
" H.	Keene	Feb. 15.	3	38	3	37	....	1	98	excell't	excell't	good...
" I.	Nashua	Feb. 24	3	44	3	42	....	2	96	excell't	excell t	good...
" K.	Hillsborough	Feb. 13.	3	43	3	33	....	10	78	poor....	good... excell't	

COMPARATIVE STANDING OF ORGANIZATIONS.

Care of Equip- ments.	Personal appear- ance and military bearing.	KNOWLEDGE OF DUTIES.										Credits, 1882.	Credits, 1881.	Credits, 1880.
		INSPECTION.		DRILL.										
		Officers	Men.	No. of Card.	Captain	No. of Card.	First Lieut.	No. of Card.	Second Lieut.	Officers' Average.	Men.			
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18	...	...
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	21	8	13
good...	fair....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15	...	...
fair....	good...	fair....	good...	2	good...	6	poor....	3	fair....	fair.....	fair....	26	32	33
fair....	good...	good...	fair....	10	fair....	3	fair....	.....	omitted	poor.....	fair....	23	18	25
fair....	poor....	good...	fair....	.....	absent..	9	fair....	3	fair....	fair.....	poor....	18	14	14
fair....	poor....	fair....	poor....	.....	absent..	3	poor....	7	poor....	poor.....	poor....	15	15	29
good...	good...	good...	good...	1	fair....	2	good...	3	poor....	fair.....	fair....	31	31	26
good...	fair....	fair....	fair....	5	poor...	8	poor....	7	poor....	poor....	poor....	24	24	25
excell't	excell't	good...	good...	7	good...	5	good...	9	fair....	good....	good...	34	30	21
good...	good...	fair....	fair....	1	fair....	2	good...	6	poor..	fair.....	fair....	26	20	27
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20	20	16
good...	fair....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	16	10	...
good...	good...	good...	fair....	2	good...	.....	absent..	7	poor....	fair.....	fair....	25	30	31
good...	good...	good...	good...	3	good ..	7	good...	.....	absent..	good....	good...	30	32	30
excell't	good ..	good...	good...	1	excell't	6	poor....	4	good...	good....	good...	32	29	30
excell't	excell't	excell't	excell't	10	good...	6	excell't	7	excell't	excellent	excell't	41	41	38
excell't	excell't	excell't	excell't	1	excell't	7	good...	9	excell't	excellent	excell't	40	38	36
excell't	excell't	excell't	excell't	10	fair....	8	good...	6	good...	good....	excell't	39	39	36
excell't	excell't	excell't	excell't	4	excell't	1	fair....	2	fair....	good....	excell't	39	38	35
good	good...	good...	good...	2	good...	1	poor....	3	fair....	fair.....	good...	28	32	20

TABULATED REPORT,—

Organization.	Location.	Date of Inspection.	Present and absent.		Present at Inspection.		Absent from Inspection.		Per cent. of attendance.	Acquaintance with the law, and condition of books.	Care of uniforms.	Condition of arms.
			Officers.	Men.	Officers.	Men.	Officers.	Men.				
THIRD REG'T.....												
Field, staff, and non-com. staff }	Concord.....	Mar. 13	9	5	7	5	2	.....	86	excell't	.....	good...
Band	Concord.....	Mar. 13	....	23	....	22	....	1	96	.....	good...	excell't
Company A.....	New London.	Feb. 28	3	45	3	43	....	2	96	excell't	good...	poor....
“ C.....	Concord.....	Mar. 13	3	38	3	38	....	.....	100	excell't	excell't	fair....
“ D.....	Pittsfield....	Mar. 1	3	41	3	33	....	8	82	good...	good...	good...
“ E.....	Concord.....	Mar. 13	2	37	2	31	....	6	85	excell't	good...	good...
“ F.....	Lancaster....	Mar. 24	3	37	3	34	....	3	92.5	fair....	good...	fair....
“ G.....	Lebanon.....	Feb. 27	3	38	3	37	....	1	98	excell't	excell't	excell't
“ H.....	Franklin.....	Feb. 28	3	45	3	35	....	10	79	excell't	excell't	excell't
“ K.....	Laconia.....	Mar. 23	3	41	3	38	....	3	93	excell't	excell't	excell't
CAVALRY.												
Company A.....	Peterborough	Feb. 14	3	45	2	36	1	9	79	poor....	good..	good...
“ B.....	Portsmouth..	Mar. 30	3	44	3	36	....	8	83	poor..	good...	excell't
1st N. H. BATTERY												
Platoon A.....	Manchester..	Feb. 23	2	36	1	32	1	4	87	excell't	excell't	excell't
“ B.....	Concord.....	Mar. 13	2	27	2	22	....	5	83	fair....	excell't	excell't

Concluded.

Care of equip- ments.	Personal appear- ance and milita- ry bearing.	KNOWLEDGE OF DUTIES.										Credits, 1882.	Credits, 1881.	Credits, 1880.
		INSPECTION.		DRILL.										
		Officers	Men.	No. of card.	Captain	No. of card.	First Lieut.	No. of card.	Second Lieut.	Officers' average.	Men.			
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19	20	14
good...	fair....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17	12	...
fair....	fair....	good...	good...	6	fair....	2	fair....	4	fair....	fair.....	fair....	27	29	30
good...	good...	good...	good...	5	fair....	3	fair....	4	fair....	fair.....	fair....	32	29	26
good...	good...	good...	good...	1	good...	2	poor....	8	fair....	fair.....	fair....	29	30	25
good...	good...	good...	good...	7	fair....	6	fair....	.....	vac'ney	fair.....	fair....	30	29	24
good...	good...	good...	fair....	5	fair....	3	fair....	1	good...	fair.....	fair....	27	32	17
excell't	excell't	excell't	excell't	2	good...	7	excell't	6	good...	good.....	good...	39	37	33
excell't	good...	good...	good...	9	fair....	3	good...	2	fair....	fair.....	good...	33	31	33
excell't	excell't	excell't	excell't	6	excell't	exc'd sick....	.....	8	excell't	excellent	excell't	41	41	39
excell't	good...	good...	good...	.....	.....	.....	.....	.....	.....	good.....	fair....	28	30	22
excell't	good...	good...	good...	10	fair....	8	good...	5	good...	good.....	good...	31	26	26
excell't	excell't	excell't	good...	.....	.....	.....	.....	.....	.....	excellent	good...	38	39	37
excell't	good...	excell't	good...	.....	.....	.....	.....	.....	.....	good.....	good...	34	25	26

RETURN

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Commander-in-Chief and Staff.....	10	.....	10
Brigade-Commander and Staff.....	9	1	10

FIRST REGIMENT.

HEAD-QUARTERS, MANCHESTER.

Field and Staff.....	9	5	14
Band.....		24	24
Co. A.—Strafford Guards, Dover.....	3	40	43
Co. B.—Sheridan Guards, Manchester.....	3	50	53
Co. C.—Portsmouth Guards, Portsmouth.....	3	38	41
Co. D.—Jewell Rifles, Suncook.....	3	46	49
Co. E.—City Guards, Manchester.....	3	45	48
Co. F.—Patten Guards, Candia.....	3	42	45
Co. H.—Great Falls Light Infantry, Great Falls.....	3	41	44
Co. K.—Head Guards, Manchester.....	3	44	47
Strength of First Regiment.....	33	375	408

SECOND REGIMENT.

HEAD-QUARTERS, PETERBOROUGH.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Field and Staff.....	9	5	14
Band.....		21	21
Co. C.—Hinsdale Guards, Hinsdale.....	3	45	48
Co. D.—Granite State Cadets, Antrim.....	3	47	50
Co. E.—Wadleigh Guards, Milford.....	3	49	52
Co. F.—City Guards, Nashua.....	3	45	48
Co. G.—Keene Light Guard, Keene.....	3	48	51
Co. H.—Keene Light Guard, Keene.....	3	38	41
Co. I.—Foster Rifles, Nashua.....	3	44	47
Co. K.—Carter Guards, Hillsborough.....	3	43	46
Strength of Second Regiment.....	33	385	418

THIRD REGIMENT.

HEAD-QUARTERS, CONCORD.

Field and Staff.....	9	5	14
Band.....		23	23
Co. A.—Messer Rifles, New London.....	3	45	48
Co. C.—Rollins Rifles, Concord.....	3	38	41
Co. D.—Weston Guards, Pittsfield.....	3	41	44
Co. E.—Pillsbury Light Guard, Concord.....	2	37	39
Co. F.—Lancaster Rifles, Lancaster.....	3	37	40
Co. G.—Shaw Rifles, Lebanon.....	3	38	41
Co. H.—Nesmith Rifle Company, Franklin.....	3	45	48
Co. K.—Belknap Rifles, Laconia.....	3	41	44
Strength of Third Regiment.....	32	350	382

CAVALRY.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Co. A.—Peterborough.....	3	45	48
Co. B. Portsmouth.....	3	44	47
Strength of Cavalry.....	6	89	95

ARTILLERY.

Platoon A.—First Battery.....	2	36	38
Platoon B.—First Battery.....	2	27	29
Strength of Artillery.....	4	63	67

RECAPITULATION.

Commander-in-Chief and Staff.....	10	.....	10
Brigade Commander and Staff.....	9	1	10
Infantry	98	1,110	1,208
Cavalry.....	6	89	95
Artillery.....	4	63	67
Total.....	127	1,263	1,390

REGISTER

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

HIS EXCELLENCY CHARLES H. BELL, *Governor and Commander-in-Chief.*

INAUGURATED JUNE 2, 1881.

GENERAL STAFF.

Name.	Rank.	Residence.	Date of Commission.
Augustus D. Ayling, Adj.-Gen.	Major-General.....	Concord.....	July 15, 1879
Elbert Wheeler, Inspec.-Gen..	Brigadier-General.	Nashua	June 23, 1881
Marshall C. Wentworth, Q. M.G.	Brigadier-General.	Jackson.....	June 23, 1881
Ezra Mitchell, Jr., Sur.-Gen...	Brigadier-General.	Lancaster	June 23, 1881
Francis C. Faulkner, J. A. G..	Brigadier-General.	Keene	June 23, 1881
Chas. H. Sawyer, Aide-de-Ca'p	Colonel.....	Dover.....	June 23, 1881
Wm. H. Stinson, Aide-de-Ca'p	Colonel.....	Dunbarton.....	June 23, 1881
Dan'l C. Gould, Aide-de-Camp	Colonel.	Manchester	June 23, 1881
Edw. H. Gilman, Aide-de-Ca'p	Colonel.....	Exeter.....	June 23, 1881

FIRST BRIGADE.

Name.	Rank.	Residence.	Date of Commission.
Joseph M. Clough.....	Brigadier-General.	New London....	April 16, 1877
David S. Corser, Asst. Adj.-Gen..	Colonel.....	Concord	April 29, 1879
Wm. H. Cheever, Asst. Ins.-Gen..	Major	Nashua	March 23, 1881
James G. Sturgis, Medical Direct..	Lieut.-Colonel....	Manchester	Aug. 4, 1881
Wm. R. Patten, Judge-Advocate..	Major	Manchester	April 29, 1879
George W. Nichols, Quartermaster	Captain.....	Manchester	April 29, 1879
Henry L. Harris, Commissary	Captain.....	Warner	Aug. 11, 1881
Edson G. Stark, Aide-de-Camp...	Captain.....	Manchester	April 29, 1879
Daniel B. Donovan, Aide-de-Camp	Captain.....	Concord.....	Aug. 4, 1881

FIRST REGIMENT.

FIELD AND STAFF.

John B. Hall.....	Colonel.....	Manchester	Aug. 4, 1881
George M. L. Lane.....	Lieut.-Colonel....	Manchester	Aug. 4, 1881
Joseph S. Abbott.....	Major.....	Dover	Aug. 4, 1881
Arthur E. Clarke.....	First Lieutenant...	Manchester	Dec. 1, 1879
George E. Hastings.....	First Lieutenant...	Manchester	Aug. 17, 1881
John N. Baker	Captain	Manchester	Jan. 26, 1882
Henry E. Newell.....	Major.....	Manchester	May 1, 1879
Arthur L. Emerson.....	Captain	Manchester	April 21, 1881
Henry Powers	Captain	Manchester	May 17, 1875

COMPANY A.—Strafford Guards.

George H. Demeritt.....	Captain	Dover.....	Sept. 1, 1881
Martin J. Galligan.....	First Lieutenant...	Dover.....	Oct. 10, 1881
James H. Billings.....	Second Lieutenant	Dover.....	Oct. 10, 1881

COMPANY B.—Sheridan Guards.

Name.	Rank.	Residence.	Date of Commission.
Patrick A. Devine.....	Captain	Manchester	April 28, 1875
John O'D. Kelliher.....	First Lieutenant...	Manchester	Sept. 6, 1881
Patrick H. O'Malley.....	Second Lieutenant	Manchester	Sept. 6, 1881

COMPANY C.—Portsmouth Guards.

James E. Ford.....	Captain	Portsmouth	Oct. 9, 1877
William E. Grogan.....	First Lieutenant...	Portsmouth	March 1, 1882
Samuel W. Wallace.....	Second Lieutenant	Portsmouth	March 1, 1882

COMPANY D.—Jewell Rifles.

.....	Captain .....	.....	.....
Charles L. Cleveland.....	First Lieutenant..	Suncook.....	Oct. 5, 1881
Calvin Daws.....	Second Lieutenant	Suncook.....	Oct. 5, 1881

COMPANY E.—City Guards.

John G. Lovejoy.....	Captain	Manchester	March 18, 1880
Bartlett N. Wilson.....	First Lieutenant...	Manchester	April 7, 1881
Arthur L. Bixby.....	Second Lieutenant	Manchester	April 7, 1881

COMPANY F.—Patten Guards.

.....	Captain .....	.....	.....
John K. Moore.....	First Lieutenant...	Candia.....	July 15, 1880
Charles A. Jones.....	Second Lieutenant	Candia.....	July 15, 1880

COMPANY H.—Great Falls Light Infantry.

William Hacking.....	Captain	Great Falls	Feb. 12, 1879
John R. Vassar.....	First Lieutenant..	Great Falls	July 15, 1880
James H. Woolley.....	Second Lieutenant	Great Falls	July 19, 1881

COMPANY K.—Head Guards.

Name.	Rank.	Residence.	Date of Commission.
John H. Wales, Jr.....	Captain.....	Manchester.....	April 4, 1882
John A. Kelley.....	First Lieutenant..	Manchester.....	April 4, 1882
Frank N. Mead.....	Second Lieutenant	Manchester.....	April 4, 1882

SECOND REGIMENT.

FIELD AND STAFF.

Name.	Rank.	Residence.	Date of Commission.
Daniel M. White.....	Colonel.....	Peterborough. ..	May 2, 1877
Elbridge J. Copp.....	Lieut.-Colonel...	Nashua.....	Aug. 6, 1879
Fred Barker.....	Major.....	Keene.....	Aug. 6, 1879
George W. Gould.....	First Lieutenant..	Winchester.....	Sept. 8, 1879
Lewis P. Wilson.....	First Lieutenant..	Peterborough....	Sept. 5, 1881
Jacob B. Whittemore.....	Captain.....	Hillsborough Br.	Sept. 8, 1880
John H. Cutler.....	Major.....	Peterborough....	June 7, 1877
William R. Dunham.....	Captain.....	Keene.	Sept. 8, 1880
Anthony C. Hardy.....	Captain.....	Concord.....	May 16, 1876

COMPANY C.—Hinsdale Guards.

Russell F. Smith.....	Captain.....	Hinsdale.....	June 17, 1879
Rodney Wilson.....	First Lieutenant..	Winchester.....	May 24, 1882
Henry Latham.....	Second Lieutenant	Hinsdale.....	April 20, 1877

COMPANY D.—Granite State Cadets.

Charles H. Champney.....	Captain.....	Antrim.....	April 3, 1879
Fred C. Parmenter.....	First Lieutenant..	Antrim.....	Aug. 15, 1881
J. Elroe Perkins.....	Second Lieutenant	Antrim.....	Aug. 15, 1881

COMPANY E.—Wadleigh Guards.

Name.	Rank.	Residence.	Date of Commission.
Orrin A. Hamblett.....	Captain.....	Milford.....	May 22, 1875
Charles H. Perkins.....	First Lieutenant..	Milford.....	July 17, 1879
Frank P. Phelps.....	Second Lieutenant	Milford.....	July 17, 1879

COMPANY F.—Nashua City Guards.

Jason E. Tolles.....	Captain.....	Nashua.....	May 3, 1881
William Wheeler.....	First Lieutenant.	Nashua.....	May 3, 1881
Eugene P. Whitney.....	Second Lieutenant	Nashua.....	May 3, 1881

COMPANY G.—Keene Light Guard.

James W. Russell.....	Captain.....	Keene.....	July 14, 1880
Edwin S. Foster.....	First Lieutenant..	Keene.....	Aug. 25, 1880
Albert W. Metcalf.....	Second Lieutenant	Keene.....	Aug. 25, 1880

COMPANY H.—Keene Light Guard.

Charles W. Shedd.....	Captain.....	Keene.....	April 3, 1879
Martin V. B. Clark.....	First Lieutenant..	Keene.....	Aug. 18, 1880
Fred A. Faulkner.....	Second Lieutenant	Keene.....	Aug. 18, 1880

COMPANY I.—Foster Rifles.

James A. Cobb.....	Captain.....	Nashua.....	April 3, 1879
Edwin H. Parmenter.....	First Lieutenant..	Nashua.....	April 3, 1879
Judson Sawyer.....	Second Lieutenant	Nashua.....	April 3, 1879

COMPANY K.—Carter Guards.

Orlando G. Burt.....	Captain.....	Hillsborough Br.	Sept. 13, 1880
Emmons C. Newman.....	First Lieutenant..	Hillsborough Br.	April 8, 1882
James F. Adams.....	Second Lieutenant	Hillsborough Br.	April 8, 1882

THIRD REGIMENT.

FIELD AND STAFF.

Name.	Rank.	Residence.	Date of Commission.
Joab N. Patterson.....	Colonel	Concord.....	April 18, 1878
True Sanborn, Jr.....	Lient-Colonel....	Chichester.....	May 29, 1878
Irving W. Drew.....	Major.....	Lancaster.....	April 18, 1878
Rufus P. Staniels.....	First Lieutenant..	Concord.....	May 8, 1878
Daniel H. Gienty.....	First Lieutenant..	Concord.....	Jan. 16, 1880
John T. Batchelder.....	Captain.....	Concord.....	May 20, 1879
George Cook.....	Major	Concord.....	May 8, 1882
Charles R. Walker.....	Captain.....	Concord.....	May 10, 1882
Charles E. Harrington.....	Captain.....	Concord.....	June 10, 1878

COMPANY A.—Messer Rifles.

William A. Messer.....	Captain.....	New London....	Jan. 6, 1876
Willard Reed.....	First Lieutenant..	New London....	April 3, 1879
Robert McConnell.....	Second Lieutenant	New London....	Aug. 18, 1881

COMPANY C.—Rollins Rifles.

Edward H. Dixon	Captain.....	Concord.....	Feb. 25, 1881
Charles D. Todd.....	First Lieutenant..	Concord.....	Feb. 25, 1881
Charles P. Hadley.....	Second Lieutenant	Concord.....	Feb. 11, 1882

COMPANY D.—Weston Guards.

Aaron Whittemore, Jr.....	Captain.....	Pittsfield.....	April 3, 1879
Edward O. Perkins.....	First Lieutenant..	Pittsfield.....	Feb. 11, 1882
William O. Ring.....	Second Lieutenant	Pittsfield.....	Feb. 11, 1882

COMPANY E.—Pillsbury Light Guard.

William H. Happny.....	Captain.....	Concord.....	March 1, 1877
Dennis E. Clifford.....	First Lieutenant..	Concord.....	May 24, 1882
John J. Gurley.....	Second Lieutenant	Concord.....	May 24, 1882

COMPANY F.—Lancaster Rifles.

Name.	Rank.	Residence.	Date of Commission.
Moses A. Hastings.....	Captain.....	Lancaster.....	July 25, 1879
.....	First Lieutenant..	.....	.....
George H. Emerson.....	Second Lieutenant	Lancaster.....	Aug. 27, 1879

COMPANY G.—Shaw Rifles.

Nathan H. Randlett.....	Captain.....	Lebanon.....	April 24, 1878
Ferdinand Davis.....	First Lieutenant.	Lebanon.....	April 24, 1878
Jesse E. Dewey.....	Second Lieutenant	Lebanon.....	May 31, 1879

COMPANY H.—Nesmith Rifle Company.

George N. Cheever	Captain.....	Franklin Falls...	July 1, 1879
George F. Prescott	First Lieutenant..	Franklin Falls...	July 1, 1879
Amos S. Ripley.....	Second Lieutenant	Franklin Falls..	June 2, 1879

COMPANY K.—Belknap Rifles.

Edmund Tetley.....	Captain.....	Laconia.....	July 30, 1881
Martin B. Plummer.....	First Lieutenant..	Laconia.....	July 30, 1881
Fred R. Gilmore.....	Second Lieutenant	Laconia.....	July 30, 1881

CAVALRY.

COMPANY A.—Peterborough.

Name.	Rank.	Residence.	Date of Commission.
Charles A. Jaquith.....	Captain.....	Peterborough....	March 30, 1880
Edwin C. Richardson.....	First Lieutenant..	Peterborough....	March 30, 1880
Ervin H. Smith.....	Second Lieutenant	Peterborough....	Sept. 5, 1881

COMPANY B.—Portsmouth.

Edward D. Coffin.....	Captain.....	Portsmouth.....	July 1, 1879
.....	First Lieutenant..	.....	.....
John S. Perry.....	Second Lieutenant	Portsmouth.....	Sept. 7, 1881

FIRST BATTERY.

PLATOON A —Manchester.

Name.	Rank.	Residence.	Date of Commission.
Samuel S. Piper.....	Captain.....	Manchester.....	May 1, 1876
Edward H. Currier.....	First Lieutenant..	Manchester.....	April 6, 1882

PLATOON B.—Concord.

Frank S. Warren.....	First Lieutenant..	Concord.....	Dec. 21, 1880
John C. French.....	Second Lieutenant	Concord.....	Dec. 21, 1880

RESIGNATIONS AND DISCHARGES.

Name.	Rank and Organization.	Date of Commission.	Date of Discharge.	Remarks.
John W. Sturtevant	Brig.-Gen., Inspec.-General.	July 15, 1879	June 2, 1881	Term expir'd.
Chas. H. Burns....	Brig.-Gen., Judge-Ad.-Gen.	July 15, 1879	June 2, 1881	Term expir'd.
Jacob H. Gallinger.	Brig.-Gen., Surgeon-General	July 15, 1879	June 2, 1881	Term expir'd.
George T. Cruft....	Brig.-Gen., Q. Master-Gen...	July 15, 1879	June 2, 1881	Term expir'd.
Benj. F. Rackley...	Brig.-Gen., Commis'y-Gen...	July 15, 1879	June 2, 1881	Term expir'd.
David L. Jewell....	Colonel, Aide-de-Camp.....	July 15, 1879	June 2, 1881	Term expir'd.
Charles E. Balch...	Colonel, Aide-de-Camp.....	July 15, 1879	June 2, 1881	Term expir'd.
Winthrop N. Dow...	Colonel, Aide-de-Camp.....	July 15, 1879	June 2, 1881	Term expir'd.
Frank E. Churchill	Colonel, Aide-de-Camp.....	July 15, 1879	June 2, 1881	Term expir'd.
Jonathan E. Pecker	Colonel, Aide-de-Camp	Jan. 13, 1881	June 2, 1881	Term expir'd.
George E. Lane....	Brig.-Gen., Commis'y-Gen...	Jun. 23, 1881	Mar. 16, 1882	Resigned.
John J. Dillon.....	Colonel, 1st Reg't.....	May 17, 1875	July 19, 1881	Resigned.
Benj. L. Hartshorn.	Quartermaster, 1st Reg't....	May 17, 1875	Aug. 17, 1881	Resigned.
Levi L. Aldrich....	Paymaster, 1st Reg't.....	May 1, 1879	Jan. 26, 1882	Resigned.
Frederick Emmott.	First Lieut., Co. A, 1st Reg't	Sept. 1, 1881	Oct. 10, 1881	Resigned.
Alex'r Campbell...	First Lieut., Co. B, 1st Reg't	May 2, 1881	Aug. 23, 1881	Resigned.
Edward P. Banks...	First Lieut., Co. C, 1st Reg't	Feb. 5, 1881	June 13, 1881	Resigned.
Wm. Y. Evans.....	First Lieut., Co. C, 1st Reg't	July 19, 1881	Jan. 26, 1882	Resigned.
Mark A. Scott.....	Sec'd Lieut., Co. C, 1st Reg't	Feb. 5, 1881	Jan. 26, 1882	Resigned.
Wm. Wainwright...	Captain, Co. D, 1st Reg't....	May 3, 1881	Apr. 4, 1882	Resigned.
Chas. O. Merrill...	First Lieut., Co. D, 1st Reg't	May 3, 1881	Sept. 5, 1881	Resigned.
Henry T. Eaton....	Captain, Co. F, 1st Reg't.....	Jan. 10, 1878	Mar. 22, 1882	Resigned.
Frank. A. Brackett	Captain, Co. G, 1st Reg't....	Mar. 15, 1881	Jan. 17, 1882	Co. disban'd.
Moses A. Libbey...	First Lieut., Co. G, 1st Reg't	Mar. 15, 1881	Jan. 17, 1882	Co. disban'd.
Clarence Dolloff..	Sec'd Lieut., Co. G, 1st Reg't	Mar. 15, 1880	Aug. 16, 1881	Resigned.

RESIGNATIONS AND DISCHARGES,—*Concluded.*

Name.	Rank and Organization.	Date of Commission.	Date of Discharge.	Remarks.
George W. Mason.	Sec'd Lieut., Co. H, 1st Reg't	July 15, 1880	June 13, 1881	Resigned.
David A. Paige....	Captain, Co. I, 1st Reg't.....	Aug. 4, 1880	Jan. 17, 1882	Co. incorp'd.
Oscar Perkins.....	First Lieut., Co. I, 1st Reg't	Aug. 4, 1880	Jan. 17, 1882	Co. incorp'd.
John W. Mears....	Sec'd Lieut., Co. I, 1st Reg't	Aug. 4, 1880	Jan. 17, 1882	Co. incorp'd.
Chas. W. Barker...	Captain, Co. K, 1st Reg't....	Apr. 14, 1881	Apr. 3, 1882	Resigned.
Chas. H. Crandall..	Sec'd Lieut., Co. K, 1st Reg't	Apr. 28, 1881	Apr. 4, 1882	Resigned.
Joseph N. Allen....	Quartermaster, 2d Reg't.....	Aug. 22, 1879	Aug. 22, 1881	Discharged.
Ervin H. Smith....	Quartermaster, 2d Reg't.....	Aug. 25, 1881	Sept. 5, 1881	Resigned.
David G. Dickey...	Captain, Co. A, 2d Reg't.....	Apr. 14, 1880	Jan. 17, 1882	Co. disban'd.
George H. Stevens.	First Lieut., Co. A, 2d Reg't	Apr. 14, 1880	Jan. 17, 1882	Co. disban'd.
C. Henry Holt.....	Sec'd Lieut., Co. A, 2d Reg't	Apr. 14, 1880	Jan. 17, 1882	Co. disban'd.
Henry B. Needham	Captain, Co. B, 2d Reg't.....	Dec. 21, 1880	Jan. 17, 1882	Co. disban'd.
Milton Carter.....	First Lieut., Co. B, 2d Reg't	Dec. 21, 1880	Jan. 17, 1882	Co. disban'd.
Wm. F. Barrett....	Sec'd Lieut., Co. B, 2d Reg't	Dec. 21, 1880	Jan. 17, 1882	Co. disban'd.
L. W. Follett.....	First Lieut., Co. C, 2d Reg't	Apr. 20, 1877	May 3, 1882	Resigned.
Sumner N. Ball....	First Lieut., Co. D, 2d Reg't	May 6, 1880	July 20, 1881	Resigned.
Edwin L. Carr.....	First Lieut., Co. K, 2d Reg't	Sept. 13, 1880	Mar. 11, 1882	Resigned.
Frank A. Colby....	Surgeon, 3d Regiment.....	May 8, 1878	May 8, 1882	Resigned.
Stephen P. Colby..	Sec'd Lieut., Co. A, 3d Reg't	June 2, 1879	Aug. 17, 1881	Resigned.
Charles H. Elliott..	Captain, Co. B, 3d Reg't.....	Sept. 9, 1879	Jan. 17, 1882	Co. disban'd.
Henry M. Sanborn.	First Lieut., Co. B, 3d Reg't	Sept. 9, 1879	Jan. 17, 1882	Co. disban'd.
Herb't T. Sanborn.	Sec'd Lieut., Co. B, 3d Reg't	Sept. 9, 1879	Jan. 17, 1882	Co. disban'd.
Charles H. Buxton.	Sec'd Lieut., Co. C, 3d Reg't	Feb. 25, 1881	Feb. 4, 1882	Resigned.
Asa D. Carr.....	First Lieut., Co. D, 3d Reg't	Dec. 2, 1874	Aug. 11, 1881	Resigned.
Benj. M. Tilton....	First Lieut., Co. D, 3d Reg't	Aug. 26, 1881	Feb. 4, 1882	Resigned.
J. Edward Hurst...	Sec'd Lieut., Co. D, 3d Reg't	Apr. 3, 1879	Aug. 16, 1881	Resigned.
Michael Howe.....	First Lieut., Co. E, 3d Reg't	Nov. 20, 1878	Mar. 13, 1882	Resigned.
Willie E. Bullard.	First Lieut., Co. F, 3d Reg't	July 25, 1879	May 1, 1882	Resigned.
John F. Dodge.....	Sec'd Lieut., Co. A, Cavalry	Mar. 30, 1880	Sept. 3, 1881	Resigned.
R. Hamil'n Perkins	First Lieut., Co. B, Cavalry	July 1, 1879	Apr. 28, 1882	Resigned.
Plumer D. Norton.	Sec'd Lieut., Co. B, Cavalry	Sept. 11, 1880	Oct. 30, 1881	Resigned.
Alonzo M. Caswell.	First Lieut., Plat. A, 1st Bat	May 15, 1880	Mar. 18, 1882	Resigned.

STATE OF NEW HAMPSHIRE.

IN THE YEAR OF OUR LORD ONE THOUSAND EIGHT HUNDRED AND EIGHTY-ONE.

AN ACT in relation to the New Hampshire National Guard.

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. The active militia shall be known and designated as the New Hampshire National Guard, and, on a peace footing, shall consist of not more than three regiments of infantry, one four gun battery of light artillery, and two companies of cavalry.

SEC. 2. The regiments of infantry shall consist of not less than six nor more than ten companies : *Provided*, the companies of infantry shall not exceed twenty-four in the aggregate.

SEC. 3. The inspector-general shall make an annual inspection of each troop of cavalry, platoon and battery of light artillery, and company of infantry, and of all other organizations belonging to the national guard, at such time as the commander-in-chief may order : *Provided, however*, that such inspection shall be made on or before the first day of July in each year. He shall also inspect all armories, books, records, and military property in possession of each organization, and report to the commander-in-chief, through the adjutant-general, within thirty days of such inspection, the condition thereof.

SEC. 4. To each brigade there shall be a brigadier-general, who shall appoint, and may remove at pleasure, one assistant adjutant-general ; one medical director, each with the rank of lieutenant-colonel ; one assistant inspector-general ; one judge-advocate, each with the rank of major ; one brigade quartermaster ; one brigade commissary ; two aides-de-camp, each with the rank of captain. There shall also be allowed to each brigade, one brigade bugler

and one brigade color-sergeant, who shall be regularly enlisted. The assistant inspector-general of the brigade shall be liable to be detailed as assistant to the inspector-general, in which case he will report to the inspector-general direct.

SEC. 5. To each regiment of infantry there shall be one colonel, one lieutenant-colonel, one major, and a regimental staff, to be appointed by the colonel and removable at his pleasure, to consist of one surgeon, with rank of major; an assistant surgeon, one paymaster, and one chaplain, each with the rank of captain; an adjutant, one quartermaster, who shall act as paymaster when the office of paymaster is vacant, with the rank of first lieutenant,—all to be commissioned by the governor and commander-in-chief; and a non-commissioned staff, to consist of a sergeant-major, a quartermaster-sergeant, a commissary-sergeant, a hospital steward, and a drum-major, who shall be regularly enlisted, and appointed by warrant of the colonel.

SEC. 6. The captains and subalterns in the respective regiments and battalions shall be nominated and recommended by the field officers, and captains and subalterns in companies of cavalry or platoons of artillery by the brigade commander, to the governor, who shall issue their commissions upon receipt of such recommendations.

SEC. 7. Each company and platoon commander, the quartermaster of each regiment, and the brigade quartermaster, shall, on the first Tuesday in April in each year, make and sign a correct return, in duplicate, in the form prescribed, of the camp equipage, ordnance, military stores, musical instruments, and other public property in his charge furnished by the state, cause the same to be signed and recorded by the clerk, and transmit one copy of the return direct to the quartermaster-general, and place the other upon the files of the company, platoon, regiment, or brigade; and any officer neglecting to make the returns required by law shall forfeit the sum of twenty dollars, but such forfeiture may be remitted by the commander-in-chief, when, upon a report of the facts by the adjutant-general, he deems the neglect excusable.

SEC. 8. The necessary expense, for the rent of an armory for each company of infantry not exceeding one hundred dollars a year, and for each regimental band-room not exceeding seventy-five dollars a year, and for an armory and gun-house of each troop

of cavalry, platoon or battery of light artillery, not exceeding one hundred and fifty dollars a year, and for each battalion, regimental or brigade head-quarters, not exceeding one hundred dollars a year, shall be allowed by the governor, and paid, on his order, by the adjutant-general, to the commander of each brigade, regiment, battalion troop, battery, platoon, or company.

SEC. 9. There shall be an annual encampment of the New Hampshire National Guard, by brigade, regiments, battalions, or otherwise, as the commander-in-chief may order, for at least four days, at such time as the commander-in-chief may designate.

SEC. 10. When a platoon, battery, or company is to be paraded, the commander shall issue his orders to one or more of the sergeants (excepting the first sergeant), corporals, or privates, not exceeding two, of his platoon, battery, or company, requiring them to warn the officers, musicians, and privates, whose names are inserted in or annexed to the order, to appear at the time and place appointed for parade; and such sergeants, corporals, or privates shall receive the sum of one dollar for such service.

SEC. 11. Such sergeant, corporal, or private shall warn every person whose name is so inserted, by delivering to him in person, or leaving at his abode, a written order, at least four days previous to the time of such parade.

The return under oath of the sergeant, corporal, or private upon the order directed to him, stating that such notice was given, or a copy of the record of such order and return in the company books, certified by the clerk, is evidence that due notice was given of such parade.

Any sergeant, corporal, or private, convicted of wilfully making a false return, shall be punished as in other cases of perjury.

If any sergeant, corporal, or private shall neglect or refuse to warn any officer, musician, or private whom he is ordered to warn, he shall forfeit the sum of two dollars for each person not warned.

If any sergeant, corporal, or private refuses or neglects to make due return under oath of any order to him directed, agreeably to such order, he shall forfeit two dollars for each person whose name is inserted in or annexed to such order, and who does not appear at such parade, to be recovered by action of debt by the commander; but the commander, for good cause shown within fifteen days, may excuse him.

SEC. 12. There shall be paid, for subsistence, attendance, and performance of duty, to such officers, non-commissioned officers, musicians, and privates as shall be specially ordered to attend encampments and parades, as is provided in this law, the following sum each per day for every day actually on duty, the inspecting officer excepted :

To all non-commissioned officers, musicians, and privates, members of regimental bands excepted, one dollar.

To all commissioned officers of the line, two dollars.

To all field officers below the rank of colonel, three dollars.

To all commanding officers of regiments, five dollars.

To all regimental staff officers and the staff officers of a battalion, two dollars and fifty cents; and to all non-commissioned staff officers, one dollar and twenty-five cents.

To the brigadier-general or brigade commander, six dollars.

To all brigade staff officers, four dollars;—and each of the aforesaid commissioned officers, non-commissioned officers, musicians, privates, and members of the regimental bands shall be allowed and paid, when in camp or specially ordered out by the commander-in-chief, the sum of fifty cents per day for subsistence.

SEC. 13. All officers, non-commissioned officers, musicians, and privates shall be paid each one dollar per day for attendance and performance of duty at the annual half-day parade required by law, and fifty cents each when specially ordered out for inspection by order of the commander-in-chief; but no compensation shall be allowed for any other company parade or drill.

SEC. 14. For the trial of non-commissioned officers, musicians, and privates, the commanding officer of any regiment shall, at such times and places as may be necessary, appoint a regimental court-martial in his regiment. and in like manner the brigade commander shall appoint a like court-martial for companies of cavalry and platoons of artillery in the brigade, excepting such times as such company of cavalry or platoon of artillery are under the immediate command of the regimental commander. Such court shall consist of three commissioned officers, to be appointed by the commander of the regiment; and in case of a court ordered for any company of cavalry or platoon of artillery, the court shall be appointed from any officers of the New Hampshire National Guard. Such court shall have power, subject to the

approval of the officer ordering the court, in the case of a non-commissioned officer, to sentence, to be reduced to the ranks with loss of pay, and with the approval of the officer appointing such court and with the approval of the commander-in-chief, such court may sentence the accused to be dishonorably discharged, or discharged with loss of pay, and disqualified from holding office in the New Hampshire National Guard.

SEC. 15. In all courts-martial ordered under the provisions of this act, the officer appointing the court shall designate the president and judge-advocate of said court. The arraignment of the accused, the proceedings, trial and record, shall in all respects conform to the regulations of courts-martial, unless otherwise provided; and the sentence of such courts shall be in accordance with the nature and degree of the offence, and according to established military usage; but such sentence, in time of peace, shall not extend further than is provided in this act.

The proceedings and sentence of every court-martial shall, without delay, be forwarded to the officer appointing the same for review, who shall immediately approve or disapprove of such proceedings and sentence. A roll of the officers of the court, and of the accused person or persons, and witnesses appearing before it, shall constitute a part of the records of every such court, which shall, with the other records and proceedings, be filed with the adjutant of the regiment, or with the assistant adjutant-general, as the case may require, and copied into his order-book; and said records shall at the same time be forwarded by the adjutant or assistant adjutant-general to the state.

SEC. 16. The president of every court-martial, and also the judge-advocate, shall have power to administer the oath to witnesses, and may issue summonses for the accused, and all witnesses whose attendance at such court may in his opinion be necessary in behalf of the state, and also on application for all witnesses in behalf of the accused person or persons; and he may direct the commanding officer of any company to cause such summonses to be served on any person who may be a member of his company; and any officer or soldier failing to serve such summonses as directed, and any witnesses failing to appear when so summoned, and not having a sufficient and reasonable excuse in the judgment of the officer ordering the court, shall be liable to trial by court-martial for disobedience of orders.

SEC. 17. All courts-martial ordered and convened under the provisions of this act shall be held without cost to the state.

SEC. 18. The governor is hereby authorized and empowered to issue such orders for the purpose of carrying into effect the provisions of this act as may be necessary.

SEC. 19. Sections ten and thirteen of chapter ninety-eight of the General Laws, and an act passed at this session entitled "An act in amendment of chapters 96, 97, 98, 99, 102, and 104 of the General Laws, relating to the New Hampshire National Guard," and all acts and parts of acts inconsistent with this act, are hereby repealed; and this act shall take effect upon its passage.

Approved August 19, 1881.

OPINION OF JUDGE-ADVOCATE-GENERAL.

KEENE, N. H., SEPTEMBER 26, 1881.

MAJOR-GENERAL A. D. AYLING,
ADJUTANT-GENERAL,

CONCORD :—

GENERAL: I have the honor to acknowledge the receipt of your letter of the 22d inst., asking my opinion on the following questions, viz.,—

1st. What is the pay per day of the Brigade Color Sergeant at encampment ?

2d. What is the meaning of section 1, chapter 9, Militia Law, as regards fines for non-attendance at encampment ?

In answer to the first question, it is my opinion that the Brigade Color Sergeant, being a non-commissioned staff-officer, is entitled, by section 12 of Act of 1881, to \$1.25 per day for his service, and 50 cents per day subsistence; and also, by section 9, chapter 8, Militia Law, to \$2.00 per day for a horse, when required.

In answer to the second question, I would say that I am of the opinion that the fine for total failure to appear at an encampment is \$3, and not \$3 per day.

The section contemplated two kinds of offences, as is shown by the conjunctive “or.” The first is non-appearance, which means failure to appear at all; the other, absence from duty after appearing at the encampment. The word encampment does not occur at all in the section, but I find that the section has been upon

our statute book many years, during all which time annual encampments have been required, and, as there is no other fine elsewhere for non-appearance at encampment, I am of the opinion that the words training, inspection, or review will cover the case of an encampment.

Yours very truly,

FRANCIS C. FAULKNER,

Judge-Advocate-General.

REPORT OF BRIGADE-COMMANDER.

HEAD-QUARTERS FIRST BRIGADE, N. H. N. G.,
CONCORD, OCTOBER 31, 1881.

MAJOR-GENERAL A. D. AYLING,
ADJUTANT-GENERAL:—

SIR: In accordance with General Orders No. 7, series of 1881, I have the honor to submit my report of the encampment of the First Brigade in Concord, September 13 to 16, inclusive.

The location selected was the "Fair Grounds" in the easterly section of the city, and, while not well suited for the purposes of the encampment, it was the best attainable, considering the scattered situation of the various organizations comprising the Brigade, and the facilities to be obtained for transportation. Considerable delay was necessarily experienced in actively entering upon camp duties, by reason of trees and other débris which had collected there, and which had to be removed. I would recommend, if future encampments are held by Brigade, that the grounds selected should be thoroughly policed, and placed in good condition before the troops go into camp, as too much valuable time is lost in attending to duties of this character.

The weather was exceptionally fine, and the following was the daily routine of duty during the encampment:—

Reveille,	.	.	.	.	.	.	6.00 A. M.
Breakfast,	.	.	.	.	.	.	7.00 "
Surgeon's Call,	.	.	.	.	.	.	7.30 "
Adjutant's Call (guard-mount),	.	.	.	.	.	.	8.30 "
Drill,	.	.	.	.	.	.	9.30 "
Recall,	.	.	.	.	.	.	11.30 "

Dinner,	12.00	M.
Drill,	1.30	P. M.
Recall,	4.00	"
Dress Parade,	5.00	"
Supper,	6.00	"
Tattoo,	10.00	"
Taps,	11.00	"

Major William H. Cheever, A. I. G., of my staff, conducted the guard-mounts in a creditable and satisfactory manner.

Owing to the lack of instruction on the part of company officers, evidently, guard duty was generally but carelessly performed by the troops. There was an almost entire disregard of military courtesy among the men in camp, due, undoubtedly, to the neglect of company officers, when instructing their men in the armory, to inform them of the duties in this regard.

The drills were mostly by battalion. On Wednesday afternoon the drill was by brigade, but, on account of the limited space upon which to manœuvre, it was not satisfactory, although several movements were creditably executed.

On Thursday afternoon the Brigade was reviewed by His Excellency Gov. Bell, Commander-in-Chief, accompanied by his staff, and he expressed himself as being highly pleased at the appearance of the troops.

Brigadier-General Elbert Wheeler, Inspector-General, was present during the encampment, and, assisted by Major W. H. Cheever, A. I. G., made a thorough inspection of the several organizations in attendance, and of the camp. For information concerning said inspection, I respectfully refer you to Gen. Wheeler's report.

Great difficulty was experienced in obtaining morning reports from the different regimental head-quarters, the dilatoriness in some instances appearing to be entirely inexcusable, and being fruitful of serious annoyance and much inconvenience at Brigade head-quarters.

I feel it my duty to refer to the neglect of commanding officers to have, at all times, some person in charge of their head-quarters, for, in several instances when orders were issued from my head-quarters, no one could be found to receive them.

Much valuable time, which could, with great profit to the troops, have been devoted to drill, was consumed in making preparations for inspection. The inspection, conducted by General Wheeler, was so thorough and critical in its character that it took a large amount of time; and, as the opportunity for instruction and improvement is necessarily limited, it seems to me that some means should be devised to allow as much time as possible for the performance of camp duties. I admit that a thorough inspection of men is absolutely necessary, and yet I feel constrained to say that devoting too much time to that duty at a short encampment is not, in my judgment, conducive to the best interests of the National Guard. My opinion is, that, everything considered, in the present condition of the National Guard, with the almost inadequate financial provision made therefor, the annual armory inspection should be the principal one during the year.

Although the Brigade had been organized several years, yet its existence had been almost an entirely nominal one prior to this encampment. It had never been ordered out for duty before, and there was consequently that lack of acquaintance between officers and men which is absolutely necessary to a more perfect and better understanding of their obligations to the state and their superiors. While I concede that there is much about the Brigade to criticize, yet I take pleasure in saying that there is also a great deal to commend. A knowledge of the practical part of camp duty must largely be the result of experience. In the stirring times incident to the late civil war this was demonstrated beyond a doubt, when the raw recruit rapidly matured into a veteran after undergoing service at the front; and I feel confident that this Brigade will, when it shall have had the experience in camp life that militia of other states have had, compare favorably with them.

The following table shows the organization and strength of the command:

Organization.	Present.						Absent.			Aggregate.	Per-centage of at- tendance.	Per-centage of at- tendance, 1880.
	Officers.			Enlisted men.			Enlisted men.					
	Field and staff.	Line.	Total.	Non-com. of- ficers, mu- sicians, and privates.	Band.	Total.	Officers.	Enlisted men.	Total.			
Brigade Officers.....	9	....	9	1	..	1	..	....	....	10	100	....
First Regiment.....	9	20	29	314	26	340	3	51	54	423	.87	.80
Second Regiment.....	9	22	31	327	24	351	2	58	60	442	.86	.80
Third Regiment.....	8	23	31	295	24	319	2	68	70	420	.83	.84
First Battery.....	....	4	4	56	..	56	..	10	10	70	.86	....
Co. A, Cavalry.....	....	3	3	48	..	48	..	1	1	52	.98	100
Total.....	35	72	107	1041	74	1115	7	188	195	1417	.86	....

Company B, Cavalry, was not with the Brigade during the encampment.

Very respectfully,

Your obedient servant,

JOSEPH M. CLOUGH,

Brigadier-General.

YORKTOWN CENTENNIAL.

REPORT OF LIEUT.-COLONEL E. J. COPP.

NASHUA, Oct. 25, 1881.

MAJ.-GEN. A. D. AYLING,

Adjutant-General:

SIR: I have the honor to report, that, in accordance with General Orders No. 9, dated A. G. O., Concord, September, 1881, I assumed command of the detail designated as the Yorktown Centennial Battalion, and with the command proceeded, October 15th, via Boston, to Providence, R. I., and by steamer from Providence direct to Yorktown, Va., arriving at Yorktown in the afternoon of the 17th. Following instructions from the master of ceremonies, Col. H. C. Corbin, U. S. A., I reported at General Hancock's head-quarters the arrival of the battalion. Camp was ready for occupation, but in the general arrangements it was optional with each command arriving by water to quarter upon their steamer or go into camp. Arrangements were effected whereby our battalion quartered upon the steamer at night, landing and occupying the camp each day, thus enabling the command to take part in all the observances of the celebration without the inconveniences which many of the attending battalions from other states were subjected to. The military review, October 20th, closing the military ceremonies, my command was immediately after embarked for home, leaving Yorktown Thursday P. M., 20th, arriving at Providence Saturday P. M., October 22d, in time to take regular train for the North.

I gives me great pleasure to say, that, from the time of leaving

the state until our return, the men of the New Hampshire battalion, without exception, deserve the highest praise for their bearing as soldiers, for their prompt and cheerful obedience to all orders, and observance of military courtesies upon all occasions. The praise awarded the battalion for their appearance and drill was universal. Upon the passing in review, the battalion was highly complimented by General Hancock commanding, and by other distinguished military men in attendance. The citizens of New Hampshire have reason to be proud of their representative military at the centennial celebration of the surrender at Yorktown.

I cannot close this report without expressing my appreciation of the uniform courtesy received upon all hands,—from His Excellency the Governor and from the members of his staff,—and my thanks are especially due to yourself for the complete anticipation of the multiplicity of detail of all arrangements necessary to the success of the expedition, rendering my duties comparatively light and of a pleasing character.

Very respectfully your obedient servant,

E. J. COPP,

Lieut.-Col. Commanding Yorktown Centennial Battalion

ANNUAL ENROLMENT.

ROCKINGHAM COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Atkinson	71	76	502
Auburn.....	98	106	719
Brentwood.....	82	107	999
Candia.....	113	144	1,340
Chester.....	165	144	1,136
Danville.....	91	94	613
Deerfield	175	231	1,569
Derry.....	260	205	2,140
East Kingston.....	60	74	576
Epping	261	243	1,536
Exeter.....	427	422	3,569
Fremont.....	101	.....	624
Greenland.....	41	81	693
Hampstead.....	119	122	959
Hampton.....	197	204	1,184
Hampton Falls.....	72	86	678
Kensington.....	63	63	614
Kingston	175	.....	1,080
Londonderry	193	191	1,363
Newcastle.....	115	117	610
Newington.....	61	66	433
<i>Carried forward</i>	2,940	2,776	22,937

ROCKINGHAM COUNTY—*Concluded.*

TOWNS.	1882.	1881.	Population. Census, 1880.
<i>Brought forward</i>	2,940	2,776	22,937
Newmarket.....	287	226	2,368
Newton.....	95	97	1,006
North Hampton.....	132	133	774
Northwood.....	204	208	1,345
Nottingham.....	153	181	1,095
Plaistow.....	122	116	1,002
Portsmouth.....	1,512	1,513	9,690
Raymond.....	172	145	1,053
Rye.	146	151	1,111
Salem			1,809
Sandown.....		82	500
Seabrook.....	211	242	1,745
South Hampton.....	69	69	383
South Newmarket.....	121		829
Stratham.....	91	112	720
Windham.....	66	71	695
	6,321	6,122	49,062

STRAFFORD COUNTY.

TOWNS.	1882.	1881.	Population Census, 1880.
Barrington.....	216	245	1,497
Dover.....	1,901	.....	11,687
Durham.....	139	145	962
Farmington.....	533	537	3,044
Lee.....	82	89	715
Madbury.....	71	66	397
Middleton.....	45	58	355
Milton.....	.....	.....	1,516
New Durham.....	125	112	772
Rochester.....	.....	893	5,785
Rollinsford.....	.....	.....	1,712
Somersworth.....	.....	.....	5,586
Strafford.....	141	.....	1,531
	3,253	2,145	35,559

BELKNAP COUNTY.

TOWNS.	1882.	1881.	Population Census, 1880.
Alton.....	202	192	1,476
Barnstead.....	146	174	1,296
Belmont.....	164	169	1,226
Centre Harbor.....	59	74	521
Gilford.....	385	351	2,821
Gilmanton.....	153	188	1,485
Laconia.....	765	699	3,790
Meredith.....	235	.....	1,800
New Hampton.....	143	131	1,059
Sanbornton.....	.....	.....	1,192
Tilton.....	130	104	1,282
	2,382	2,082	17,948

CARROLL COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Albany			361
Bartlett.....		135	1,044
Brookfield.....	73	72	434
Chatham.....	68	62	421
Conway.....	311	368	2,092
Eaton.....	81	46	629
Effingham.....	135	136	865
Freedom	120	140	714
Hart's Location.....			70
Jackson	79	73	464
Madison.....	98	98	586
Moultonborough	155	183	1,254
Ossipee.....			1,782
Sandwich.....	282	264	1,701
Tamworth.....		285	1,274
Tuftonborough.....	143	153	923
Wakefield.....		115	1,386
Wolfeborough.....	330	368	2,222
	1,875	2,496	18,222

MERRIMACK COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Allentown.....			1,707
Andover.....	143	176	1,204
Boscawen.....		141	1,381
Bow.....	101	100	734
Bradford.....	115	144	950
Canterbury.....	115		1,033
Chichester.....	95	99	784
Concord.....	1,365		13,836
Danbury.....	114	120	760
Dunbarton.....	110	106	708
Epsom.....	149	140	909
Franklin.....			3,265
Henniker.....	206	178	1,326
Hill.....	118	119	667
Hooksett.....	109	176	1,766
Hopkinton.....	218	248	1,836
Loudon.....	208	197	1,221
Newbury.....	105	103	590
New London.....	76	92	875
Northfield.....	140	153	918
Pembroke.....	172	224	2,797
Pittsfield.....	353	358	1,974
Salisbury.....	82		795
Sutton.....	87	121	993
Warner.....	188	184	1,537
Webster.....	90	99	647
Wilmot.....	149	134	1,080
	4,608	3,412	46,293

HILLSBOROUGH COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Amherst.....	133	.....	1,225
Antrim	178	194	1,172
Bedford.....	188	197	1,204
Bennington.....	57	56	443
Brookline.....	111	.....	698
Deering.....	80	189	674
Francestown.....	143	124	937
Goffstown.....	161	165	1,699
Greenfield.....	83	89	649
Greenville.....	100	98	1,072
Hancock.....	106	105	689
Hillsborough.....	180	147	1,646
Hollis.....	.....	.....	1,077
Hudson.....	172	165	1,045
Litchfield.....	50	50	291
Lyndeborough.....	129	127	818
Manchester.....	.....	2,375	32,630
Mason.....	104	90	645
Merrimack.....	105	102	1,042
Milford.....	320	.....	2,397
Mount Vernon.....	78	57	517
Nashua.....	556	715	13,397
New Boston.....	122	94	1,144
New Ipswich.....	132	77	1,222
Pelham.....	102	105	848
Peterborough.....	323	336	2,206
Sharon.....	25	36	203
Temple.....	52	50	402
Weare.....	229	260	1,829
Wilton.....	.....	.....	1,747
Windsor.....	13	13	65
	4,032	6,016	75,633

CHESHIRE COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Alstead.....	117	173	1,087
Chesterfield.....			1,173
Dublin.....	59	62	456
Fitzwilliam.....	115	125	1,187
Gilsum.....	100	114	663
Harrisville.....	181	147	870
Hinsdale.....	98		1,868
Jaffrey.....	162	160	1,267
Keene.....	992	1,013	6,784
Marlborough.....	177	150	1,286
Marlow.....	77	109	701
Nelson.....	63	69	438
Richmond.....	104	94	669
Rindge.....	117	133	936
Roxbury.....	18	18	126
Stoddard.....	69	95	553
Sullivan.....	56	75	382
Surry.....			326
Swanzy.....	242	282	1,661
Troy.....	118	75	796
Walpole.....	238		2,018
Westmoreland.....	146	161	1,093
Winchester.....			2,444
	3,244	3,055	28,734

SULLIVAN COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Acworth.....	106	106	982
Charlestown.....	244	228	1,587
Claremont.....		447	4,704
Cornish.....	157	157	1,156
Croydon.....	58	55	608
Goshen.....	53	57	511
Grantham.....			540
Langdon.....	66	66	364
Lempster.....	99	113	602
Newport.....	363	370	2,612
Plainfield.....	179	194	1,372
Springfield.....	53	62	732
Sunapee.....	113	104	895
Unity.....	110	129	814
Washington.....	101	109	682
	1,702	2,197	18,161

GRAFTON COUNTY.

TOWNS.	1882.	1881.	Population. Census, 1880.
Alexandria.....	98	99	828
Ashland.....		89	960
Bath.....	129	125	1,032
Benton.....	48	42	378
Bethlehem.....	139	168	1,400
Bridgewater.....	54	46	384
Bristol.....	181		1,352
Campton.....	159	163	1,163
Canaan.....	181	196	1,762
Dorchester.....	85	95	585
Easton.....	67	70	302
Ellsworth.....	31	31	209
Enfield.....	161		1,680
Franconia.....	78	79	550
Grafton.....		135	934
Groton.....	93	89	566
Hanover.....	192	197	2,149
Haverhill.....	355	353	2,455
Hebron.....	46	52	329
Holderness.....	55	82	703
Landaff.....	68	67	506
Lebanon.....	460	473	3,354
Lincoln.....		13	65
Lisbon.....	284	279	1,807
Littleton.....	426	414	2,936
Livermore.....		18	103
Lyman.....	104	97	654
Lyme.....	169		1,313
Monroe.....	54	61	504
Orange.....	61	63	335
<i>Carried forward</i>	3,778	3,596	31,298

GRAFTON COUNTY,—*Concluded.*

TOWNS.	1882.	1881.	Population. Census 1880.
<i>Brought forward</i>	3,778	3,596	31,298
Orford.....	177	193	1,050
Piermont.....		111	752
Plymouth.....		241	1,719
Rumney.....	194	143	1,050
Thornton.....	107	98	775
Warren.....	120	152	786
Waterville.....	5	4	54
Wentworth.....	121	134	939
Woodstock	61	56	367
	4,563	4,728	38,790

COÖS COUNTY.

TOWNS.	1882.	1881.	Population. Census 1880.
Berlin.....			1,144
Carroll.....	73	60	781
Clarksville.....	61	54	328
Colebrook.....			1,580
Columbia.....	99	114	762
Dalton.....	78		570
Dummer.....	72	71	464
Errol.....	42		161
Gorham.....	151		1,383
Jefferson.....		70	951
Lancaster.....	408	422	2,721
Milan.....	103	133	895
Northumberland.....			1,062
Pittsburg.....		111	581
Randolph.....	14	24	203
Shelburne.....			252
Stark.....	95	96	690
Stewartstown.....	112	128	958
Stratford.....		189	1,016
Wentworth's Location.....			55
Whitefield.....		188	1,828
	1,308	1,660	18,385

RECAPITULATION BY COUNTIES.

COUNTIES.	1882.	1881.	Population Census 1880.
Rockingham.....	6,321	6,122	49,062
Belknap.....	2,382	1,937	17,948
Merrimack.....	4,608	3,412	46,293
Hillsborough.....	4,032	6,016	75,633
Cheshire.....	3,244	3,055	28,734
Strafford.....	3,253	2,145	35,559
Carroll.....	1,875	2,496	18,222
Sullivan.....	1,702	2,197	18,161
Grafton.....	4,563	4,728	38,790
Cooks.....	1,308	1,660	18,385
	33,288	33,768	346,785

The following cities and towns have failed to report enrolment, as required by chapter 95, section 1, General Laws :

ROCKINGHAM COUNTY.

Salem, Sandown.

STRAFFORD COUNTY.

Somersworth, Milton, Rollinsford, Rochester.

BELKNAP COUNTY.

Sanbornton.

CARROLL COUNTY.

Albany, Ossipee, Hart's Location, Bartlett, Tamworth, Wakefield.

MERRIMACK COUNTY.

Allenstown, Franklin, Boscawen.

HILLSBOROUGH COUNTY.

Hollis, Wilton, Manchester.²

CHESHIRE COUNTY.

Chesterfield, Surry, Winchester.

SULLIVAN COUNTY.

Grantham, Claremont.

GRAFTON COUNTY.

Ashland, Grafton, Lincoln, Livermore, Piermont, Plymouth.

COÖS COUNTY.

Berlin, Colebrook, Northumberland, Jefferson, Shelburne, Wentworth's Location, Pittsburg, Stratford, Whitefield.

REPORTS

OF THE

WARDEN AND INSPECTORS

OF THE

NEW HAMPSHIRE STATE PRISON,

TOGETHER WITH THE

REPORTS OF THE CHAPLAIN AND PHYSICIAN,

JUNE, 1882.

CONCORD:

PARSONS B. COGSWELL, STATE PRINTER.

1882.

OFFICERS.

WARDEN.

FRANK S. DODGE.

DEPUTY WARDEN.

THOMAS A. PILSBURY.

PHYSICIANS.

A. H. CROSBY, M. D.

F. A. STILLINGS, M. D.

CHAPLAIN.

REV. SULLIVAN HOLMAN.

OVERSEER OF COOK-ROOM.

F. L. ROBINSON.

OVERSEERS OF SHOPS.

F. J. SANBORN.

J. B. GREATON.

F. B. SARGENT.

N. W. McMURPHY.

JOHN E. BLANCHARD.

GUARDS.

DAVID SANBORN.

L. C. GLIDDEN.

M. B. SMART.

A. E. SANBORN.

J. B. SEARLES.

C. M. HOLMES.

HALL OFFICER.

W. H. STEVENSON.

NIGHT WATCHMEN.

J. L. JONES.

D. L. HOBBS.

WARDEN'S REPORT.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN:—The following report of the affairs of the state prison, for the year ending April 30, 1882, is respectfully submitted.

The whole number of convicts in prison is one hundred and thirty-two,—a decrease of nine during the year. Thirty-nine have been committed during the past year, thirty-two discharged, nine pardoned, and seven have died.

By reference to the report of the treasurer, the financial results of the year will appear as follows: Earnings, \$18,616.44; expenses, \$18,462.14,—showing a balance in favor of the state of \$154.30. Although this balance is small, it is still a source of much satisfaction to me, and I doubt not will be to you, as fulfilling my prediction of last year, that the institution “can be made nearly if not quite self-sustaining.” This result has been accomplished by practising the most rigid economy, and yet without depriving the prisoners of a bountiful supply of all the needed comforts of such an institution. The prison is once more placed on the very short list of self-supporting institutions of the kind in the country; and we hope to be able to improve during this year over the record of the year just past.

The health of the prisoners has been very good. No epidemic disease has prevailed, not a single case of fever having occurred during the year. Seven have died, for particulars of which, as well as other matters relating to the sanitary condition of the prison, I respectfully invite your attention to the report of the physician.

For particulars relating to the moral and educational depart-

ment of the prison, you are respectfully referred to the report of the chaplain.

The duties of the physician and chaplain have been performed with a proper regard to the wants of the prisoners and to my satisfaction.

The clothing and bedding of the prisoners have been kept in good condition. The food has at all times been abundant in quantity and of excellent quality.

No female prisoners have been committed during the year; and the cooking and washing for the officers, and the care of the female prison, are attended with the same additional expense for outside help as noted in my last report.

The building of an additional boiler-house and placing a new boiler, for using the surplus fuel that had accumulated under our workshop for heating purposes, for which an appropriation was made by the last legislature, has been done in a thorough and substantial manner, and has been the means of no little saving to the state in the expense for fuel; and we hope to receive still greater advantages from it another winter. The saving in expense item of light and fuel over last year is \$1,239.07.

The trouble with our main sewer has been remedied, and I do not anticipate any further trouble in the matter of drainage.

In the matter of improving the grounds about the outside of the prison, we are unable to do anything on account of lack of funds. Inside the yard, as fast as possible, we are covering with loam, seeding down to grass, and shall soon have a very pretty yard.

The discipline of the prison has been fully maintained; and we challenge comparison with any similar institution in the country in this particular.

The relations existing between the contractor and his agents and the prison officials continue to be pleasant. During the year the contractor has thoroughly protected the state workshops against liability of fire by placing tinned shutters upon all the windows and doors of the same, and upon all the passages on the west side of the state shop next the stain shop. A perforated pipe has been placed the entire length of the shaving-cellar, connected with the boilers, by means of which fire

in this quarter could be instantly smothered with live steam. I believe few public or private institutions are so well protected against fire as our prison is now.

The usual tables of statistics will be found annexed to this report.

To your excellency and the honorable councillors I return my humble thanks for the kind consideration you have ever given the affairs of the institution, and your cordial support of myself. The officers of the prison will accept my thanks for their prompt and cheerful attention to duty.

FRANK S. DODGE, *Warden*.

May 1, 1882.

STATISTICS.

Whole number of convicts in prison May 1, 1881, .	141
Received from courts from May 1, 1881, to April 1, 1882,	39
Whole number in prison during the year,	180

Whole number discharged during the year, viz. :—

Pardoned,	9
Discharged,	32
Died,	7
	48

Whole number in prison April 30, 1882, viz. :—

White males,	130
Black males,	2
	132

AGE WHEN COMMITTED.

Under 20 years,	18
Between 20 and 30 years,	57
Between 30 and 40 years,	34
Between 40 and 50 years,	16
Over 50 years,	7
	132

SOCIAL RELATIONS.

Married,	32
Single,	100
	132

HABITS OF LIFE.

Claim to be temperate,	30
Admit themselves to be intemperate,	102
	132

EDUCATION.

Read and write,	122
Read only,	3
Cannot read,	7
	<hr/> 132

COUNTIES CONVICTED IN.

Rockingham,	19
Strafford,	19
Belknap,	3
Carroll,	8
Merrimack,	16
Hillsborough,	45
Cheshire,	5
Sullivan,	3
Grafton,	11
Coös,	1
Industrial School,	2
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CRIMES COMMITTED.

Murder, second degree,	6
Manslaughter,	5
Attempt to kill,	5
Rape,	2
Attempt to rape,	1
Arson,	2
Highway robbery,	1
Burglary,	19
Stealing horse,	13
Forgery,	3
Perjury,	1
Adultery,	2
Breaking and stealing,	23
Breaking and entering,	8
Stealing,	18
Stealing from person,	8
Obstructing railroad track,	2
Receiving stolen goods,	1
Obtaining goods by false pretences,	2
Robbery,	2

Assault and robbery,	3
Tramp,	1

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NATIVES OF THE FOLLOWING COUNTRIES.

United States,	110
Ireland,	6
England,	4
Scotland,	1
Canada,	9
Nova Scotia,	1
Sweden,	1

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LENGTH OF SENTENCE.

30 years,	6
25 years,	1
20 years,	6
15 years,	3
10 years,	10
9 years,	3
8 years,	.	.	.	.	.	.	.	5
7 years,	.	.	.	.	.	.	.	7
6 years,	.	.	.	.	.	.	.	1
5 years,	.	.	.	.	.	.	.	15
4½ years,	.	.	.	.	.	.	.	1
4 years,	15
3½ years,	2
3 years,	26
2½ years,	4
2 years,	17
1½ years,	1
1 year,	4
1 year, 1 day,	5

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TABLE showing the number of convicts in the prison, committed, discharged, pardoned, deceased, and escaped, in each year since the establishment of the institution, 1812.

Year.	In prison.	Committed	Discharged	Pardoned.	Removed to Asylum for Insane.	Died.	Esc'ped
1812	1	1					
1813	12	11					
1814	22	14	4				
1815	23	14	5	2			
1816	48	31	5	1			5
1817	59	29	13	3		1	1
1818	69	23	16				
1819	72	16	20	1		1	2
1820	61	18	15	2		2	
1821	65	23	15	2		2	
1822	58	16	19	2		3	
1823	66	26	11	5		1	
1824	62	19	17	5		1	
1825	66	24	13	3		1	2
1826	57	13	15	4		1	
1827	48	12	14	7		2	
1828	86	20	8	4			
1829	50	11	9	7		1	
1830	63	31	9	4			
1831	81	24	8	3			
1832	82	19	10	6		1	
1833	81	16	8	9			1
1834	79	13	4	11			
1835	78	23	6	16			
1836	86	21	8	4		1	2
1837	72	12	15	10		1	
1838	70	5	4	3			
1839	73	30	10	15		2	
1840	78	24	4	14		1	
1841	48	28	13	7		2	
1842	92	20	9	3			
1843	99	28	17	4			
1844	88	25	19	15		1	
1845	81	14	8	12		2	
1846	74	30	12	22		1	
1847	61	14	12	13		1	
1848	77	42	11	14			1
1849	82	17	9	2		1	
1850	91	36	10	14	1	2	
1851	92	26	7	11		1	1
1852	111	44	11	11		6	
1853	109	24	9	15		2	
1854	105	28	13	13		6	
1855	97	26	10	17	1	6	
1856	94	32	19	8		3	
1857	86	23	27	9		4	
1858	110	49	14	9			
1859	105	37	22	16	1	3	
1860	110	35	18	10	1	1	
1861	119	42	19	10		4	
1862	112	31	20	12	1	5	
1863	101	22	13	14		5	1
1864	92	22	14	17			
1865	70	9	17	8	1	5	
1866	111	60	7	15		2	1
1867	118	45	17	16		3	2
1868	135	46	13	13		3	
1869	129	39	24	19		2	
1870	118	32	20	18	1	3	
1871	91	29	38	14	2	2	1
1872	80	25	24	8		4	
1873	88	33	19	4		2	
1874	95	41	19	5		10	
1875	127	56	15	5		4	
1876	191	64	32	9		3	
1877	212	65	25	15	1	11	
1878	236	76	21	9		12	
1879	252	58	72	24	1	12	
1880	228	48	52	21		4	
1881	202	51	39	14	2	7	
1882	180	39	32	9		7	
		2053	1106	647	13	174	20

REGISTER OF CONVICTS IN PRISON MAY 1, 1882.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Peter Johnson.....	28	Sweden.....	Carroll.....	Murder, second degree.....	April, 1874.....	20	.....	.....
John Currier.....	34	Canada.....	Cheshire.....	Hiring ob's placed on R. R. track	Oct., 1874.....	15	.....	.....
Charles Stevens.....	34	London, N. H.....	Merrimack.....	Rape.....	April, 1875.....	30	.....	.....
James H. Forrest.....	28	Boston, Mass.....	Sullivan.....	Stealing from person.....	Sept., 1876.....	8	.....	.....
Robert Hollins.....	36	England.....	Strafford.....	Attempt to kill.....	March, 1876.....	9	.....	.....
Thos. Hall, alias Thos. Starkey.....	40	Ireland.....	Hillsborough.....	Burglary.....	Sept., 1876.....	10	.....	.....
Sylvester W. Cone.....	46	Columbia, N. H.....	Carroll.....	Manslaughter, first degree.....	Nov., 1876.....	30	.....	.....
Hiram Doolittle.....	37	Hinsdale, H. H.....	Cheshire.....	Murder, second degree.....	Dec., 1876.....	30	.....	.....
Munroe Dickey.....	38	Strafford, N. H.....	Belknap.....	Burning church.....	April, 1877.....	7	.....	.....
James Gonner.....	27	Maryland.....	Hillsborough.....	Assault and robbery.....	May, 1877.....	20	.....	.....
William White.....	24	Boston, Mass.....	Hillsborough.....	Assault and robbery.....	May, 1877.....	20	.....	.....
Alvin H. Johnson.....	25	Campton, N. H.....	Grafton.....	Manslaughter, first degree.....	May, 1877.....	10	.....	.....
Charles Brown.....	34	Nova Scotia.....	Hillsborough.....	Attempt to kill.....	Sept., 1877.....	7	.....	.....
Ennet Lyons.....	20	Manchester, N. H.....	Hillsborough.....	Assault and robbery.....	Sept., 1877.....	20	.....	.....
Oscar Dixon.....	19	Milton, N. H.....	Strafford.....	Burglary.....	Sept., 1877.....	5	.....	.....
Florence McCarty.....	17	Springfield, Mass.....	Hillsborough.....	Beating and stealing.....	Oct., 1877.....	6	.....	.....
George O. Goodwin.....	33	Lowell, Mass.....	Rockingham.....	Arson.....	Oct., 1877.....	20	.....	.....
Charles W. Bingham.....	28	Gilesum, N. H.....	Cheshire.....	Forgery.....	Oct., 1877.....	7	.....	.....
Charles Seales.....	36	Concord, N. H.....	Grafton.....	Burglary.....	Nov., 1877.....	10	.....	.....
Asa Clark.....	37	Concord, N. H.....	Grafton.....	Burglary.....	Nov., 1877.....	8	.....	.....
Joseph Hutton.....	77	England.....	Grafton.....	Arson.....	Nov., 1877.....	15	.....	.....
Henry J. Knox.....	37	South Berwick, Me.....	Strafford.....	Breaking and stealing.....	Oct., 1878.....	4	.....	.....
Michael Martin.....	39	New York.....	Merrimack.....	Burglary.....	Oct., 1878.....	7	.....	.....
Edward P. Dyllall.....	52	England.....	Merrimack.....	Attempt to kill.....	Oct., 1878.....	10	.....	.....
Henry Gladding.....	22	Pennsylvania.....	Rockingham.....	Stealing horse, breaking & selling.....	Oct., 1878.....	5	.....	.....
Edward McNab.....	28	Ireland.....	Hillsborough.....	Rape.....	Jan., 1879.....	25	.....	.....
John Kennedy.....	23	New York.....	Sullivan.....	Breaking, entering, and assault.....	Feb., 1879.....	5	.....	.....
William G. Hall.....	28	Wilton, N. H.....	Strafford.....	Stealing horse.....	Feb., 1879.....	4	.....	.....
Darius G. Hainscomb.....	27	Barnstead, N. H.....	Strafford.....	Stealing horse.....	Feb., 1879.....	5	.....	.....
John Clark.....	21	Concord, N. H.....	Merrimack.....	Breaking and stealing.....	April, 1879.....	4	.....	.....
Martin V. Dickey.....	35	Thornton, N. H.....	Grafton.....	Manslaughter, first degree.....	April, 1879.....	7	.....	.....
Freeman H. Perkins.....	34	Barlin, N. H.....	Coös.....	Burglary.....	May, 1879.....	9	.....	.....
Newell Hayes.....	30	Swanton, Vt.....	Rockingham.....	Stealing horse.....	May, 1879.....	5	.....	.....

John Snyder, <i>alias</i> Jackson Wise.	41	Pennsylvania.	Hillsborough.	Breaking and stealing.	May,	1879	4
William Martin.	34	Franklin, N. H.	Hillsborough.	Breaking and stealing.	May,	1879	4
Joseph Shanty.	20	Canada.	Grafton.	Highway robbery.	May,	1879	8
John Sweeney.	21	Walham, Mass.	Hillsborough.	Breaking and stealing.	Sept.,	1879	3
Augustus Thondike.	61	Boston, Mass.	Belknap.	Stealing horse.	Sept.,	1879	7
Miles S. Wilson.	29	New York.	Hillsborough.	Burglary.	Oct.,	1879	10
William Coombs.	38	Kingston, N. H.	Hillsborough.	Receiving stolen goods.	Oct.,	1879	5
Frank G. Gregg.	25	Francestown, N. H.	Hillsborough.	Stealing horse.	Oct.,	1879	3
Charles W. Cook.	22	Farmington, N. H.	Carroll.	Murder, second degree.	Oct.,	1879	30
Edwin Dearborn.	24	Northfield, N. H.	Merrimack.	Obstructing railroad track.	Oct.,	1878	15
Curtis P. Laues.	42	Lee, N. H.	Rockingham.	Burglary.	Nov.,	1879	3
George W. Johnson.	60	Haverhill, Mass.	Rockingham.	Stealing horse.	Nov.,	1879	3
Charles E. Wilson.	22	Fahner, Mass.	Rockingham.	Burglary.	Nov.,	1879	3
Robert R. Carlton.	25	Canton, Mass.	Grafton.	Stealing.	Nov.,	1879	3
Ira Bragdon.	31	Hollis, Me.	Carroll.	Stealing.	Nov.,	1879	3
Charles Nute.	34	Roxbury, Mass.	Carroll.	Attempt to rape.	Nov.,	1879	3
John T. Bohan.	22	Manchester, N. H.	Hillsborough.	Burglary.	Jan.,	1880	3
Dudley P. Warner.	48	New York.	Hillsborough.	Forgery.	Jan.,	1880	3
Albert E. Dewey.	21	Hanover, N. H.	Sullivan.	Perjury.	Feb.,	1880	4
Edward McCabe.	32	Ireland.	Hillsborough.	Stealing.	Feb.,	1880	4
Thomas Kelly.	38	Canada.	Hillsborough.	Stealing.	Feb.,	1880	3
Joseph Devall.	28	Canada.	Merrimack.	Stealing horse, 2 indictments.	April,	1880	10
Henry F. Beckman.	24	Sacbrook, N. H.	Rockingham.	Stealing horse.	April,	1880	3
George P. Downs.	47	Acton, Me.	Carroll.	Stealing, 2 indictments.	April,	1880	5
William Mansell.	28	Providence, R. I.	Hillsborough.	Breaking and stealing.	May,	1880	5
Clarence M. Randall.	26	Swanton, Vt.	Hillsborough.	Breaking and stealing.	May,	1880	8
George E. Randall.	24	Swanton, Vt.	Hillsborough.	Breaking and stealing.	May,	1880	8
Henry H. Hayes.	27	Snappee, N. H.	Sullivan.	Manslaughter.	June,	1880	9
Edias Putnam.	18	New York.	Reform School.	Stealing from person.	August,	1880	4
Charles A. Porter.	29	Harlem, N. Y.	Hillsborough.	Breaking and stealing.	Sept.,	1880	4
Ralph Colonel.	24	Philadelphia.	Hillsborough.	Breaking and stealing.	Sept.,	1880	4
George W. Wallace.	27	Fayette, Me.	Hillsborough.	Breaking and stealing.	Sept.,	1880	4
Jacob H. Goodhue.	33	Wilnot, N. H.	Hillsborough.	Stealing.	Sept.,	1880	3
Orison H. Gardner.	32	Manchester, N. H.	Hillsborough.	Stealing horse.	Sept.,	1880	3
Henry Law.	28	Warner, N. H.	Hillsborough.	Stealing from person.	Sept.,	1880	3
Frank P. Proctor.	28	Topsham, Vt.	Hillsborough.	Obt'g money under false pretence.	Sept.,	1880	2
John Law.	43	Manchester, N. H.	Hillsborough.	Robbery from person.	Sept.,	1880	2
William H. Canny.	65	Portsmouth, N. H.	Strafford.	Murder second degree.	Sept.,	1880	30
Joseph H. Otis.	26	Strafford.	Strafford.	Murder, second degree.	Sept.,	1880	30
John J. Belford.	21	Canada.	Belknap.	Breaking and entering.	Oct.,	1880	7
George Ela.	23	Manchester, N. H.	Merrimack.	Breaking, entering, and assault.	Oct.,	1880	5
John H. Elkins.	22	Kingston, N. H.	Rockingham.	Murder, second degree.	Nov.,	1880	20
Lewis St. Johns.	15	Manchester, N. H.	Hillsborough.	Breaking, entering, and stealing.	Jan.,	1881	3
James Burns.	20	Boston, Mass.	Hillsborough.	Breaking, entering, and stealing.	Jan.,	1881	3

REGISTER OF CONVICTS IN PRISON MAY 1, 1882—CONTINUED.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Days.	Months.	Years.
James Morgan.....	47	Worcester, Mass.	Hillsborough.....	Obt'g money under false pretence.	Jan., 1881	9		
Charles H. Stark.....	19	Ruffalo, N. Y.	Hillsborough.....	Breaking and stealing.....	Jan., 1881	6		
Pierce E. Powers.....	19	Acton, Mass.	Hillsborough.....	Manlaughter, second degree.....	Jan., 1881	2		
Stephen Berry.....	24	Chicopee, Mass.	Strafford.....	Stealing.....	Feb., 1881	3		
Edward O. Knox.....	20	Cookshire, C. E.	Strafford.....	Assault with intent to kill.....	Feb., 1881	5		
Edward W. Merrill.....	19	Dover, N. H.	Strafford.....	Breaking and entering.....	Feb., 1881	2		
Warren S. Abbott.....	19	Dover, N. H.	Strafford.....	Stealing.....	Feb., 1881	2		
Thomas J. Abbott.....	40	Nashua, N. H.	Merrimack.....	Breaking and stealing.....	Feb., 1881	2		
Frank H. Burke.....	25	Concord, N. H.	Merrimack.....	Breaking and stealing.....	April, 1881	6		
Frank H. Currier.....	30	Hooksett, N. H.	Merrimack.....	Stealing.....	April, 1881	6		
Thomas J. Woods.....	22	Concord, N. H.	Merrimack.....	Robbery.....	April, 1881	10		
Michael J. Storin.....	19	Concord, N. H.	Merrimack.....	Robbery.....	April, 1881	10		
Whitefield H. Chichester.....	39	Concord, N. H.	Rockingham.....	Stealing.....	April, 1881	2		
John Lyons.....	42	Charleston, S. C.	Rockingham.....	Stealing horse.....	April, 1881	3		
George E. Moulton.....	19	Straatham, N. H.	Rockingham.....	Stealing.....	April, 1881	3		
Charles W. Warren.....	34	Dover, N. H.	Rockingham.....	Adultery.....	April, 1881	2		
George H. Young.....	29	Concord, N. H.	Rockingham.....	Breaking and stealing.....	April, 1881	2		
Harry Brown.....	23	Montreal, P. Q.	Grafton.....	Forgery.....	May, 1881	2		
Thomas Harris.....	21	Randolph, Mass.	Hillsborough.....	Breaking and stealing.....	May, 1881	5		
James Sheehan.....	17	Manchester, N. H.	Hillsborough.....	Breaking and stealing.....	May, 1881	3		
Joseph Hagat.....	17	Saratoga, N. Y.	Hillsborough.....	Stealing from person.....	Sept., 1881	2		
Daniel Mahoney.....	31	Lowell, Mass.	Hillsborough.....	Breaking and stealing.....	Sept., 1881	3		
George F. Robinson.....	25	Londonderry, N. H.	Hillsborough.....	Attempt to kill.....	Sept., 1881	1		1
James Marchant.....	18	Manchester, N. H.	Hillsborough.....	Stealing from person.....	Sept., 1881	2		
William C. Morrill.....	31	Deerfield, N. H.	Hillsborough.....	Breaking and stealing.....	Sept., 1881	3		
Dominick Moran.....	19	Lowell, Mass.	Hillsborough.....	Burglary.....	Sept., 1881	10		
Thomas Callinan.....	19	Manchester, N. H.	Hillsborough.....	Burglary.....	Sept., 1881	10		
George W. Jones.....	45	Rochester, N. H.	Strafford.....	Stealing.....	Sept., 1881	1		
Joseph F. Eignell.....	26	Canada.....	Strafford.....	Embezzlement.....	Sept., 1881	1		
Henry Fredette.....	20	Canada.....	Strafford.....	Burning mill.....	Sept., 1881	1		
John Grimes.....	32	Dover, N. H.	Strafford.....	Stealing.....	Sept., 1881	2		
Jos. ph Ryan.....	24	Amsbury, Mass.	Strafford.....	Stealing from person.....	Sept., 1881	3		
Alfred Davis.....	37	Durham, N. H.	Strafford.....	Breaking, entering, and assault.....	Sept., 1881	1		

Stephen Hunter.....	22	Lawrence, Mass.....	Strafford.....	Breaking and entering.....	1881	3	....	....
Nathaniel P. Richardson.....	37	Pembroke, N. H.....	Merrimack.....	Stealing.....	1881	1	....	1
Frank B. Brown.....	18	Concord, N. H.....	Merrimack.....	Stealing horse.....	1881	2	....	....
James Ferrin.....	45	Boston, Mass.....	Merrimack.....	Pickpocket.....	1881	4	....	....
George Harris.....	30	Scotland.....	Carroll.....	Burglary.....	1881	4	....	....
John Stevens.....	27	Boston, Mass.....	Carroll.....	Burglary.....	1881	4	....	....
John Bly.....	27	Epping, N. H.....	Rockingham.....	Stealing.....	1881	3	....	....
John Sherry.....	55	Ireland.....	Rockingham.....	Stealing.....	1881	5	....	....
John Smith.....	34	France.....	Rockingham.....	Burglary.....	1881	2	....	....
William Jackson.....	22	New York.....	Rockingham.....	Tramp.....	1881	1	....	1
Edwin T. Blackner.....	21	Northfield, Mass.....	Cheshire.....	Breaking and stealing.....	1881	3	....	....
George E. Blackner.....	18	Belchertown, Mass.....	Cheshire.....	Burning barn.....	1881	5	....	....
Edwin C. Copeland.....	39	Dexter, Me.....	Grafton.....	Stealing horse.....	1881	3	....	....
Roscoe Patch.....	37	Maine.....	Grafton.....	Stealing.....	1881	4	6	6
Anasa Allen.....	50	Northfield, N. H.....	Hillsboro.....	Burglary.....	1882	2	....	....
John Murry.....	19	Manchester, N. H.....	Hillsboro.....	Burglary.....	1882	2	....	....
Timothy O'Connor.....	28	Ireland.....	Strafford.....	Stealing.....	1882	1	....	1
Perkins Moulton.....	46	Holderness, N. H.....	Grafton.....	Adultery.....	1882	1	....	1
Frank Leonard.....	24	Wisconsin.....	Merrimack.....	Stealing.....	1882	1	3	....
James McCabe.....	22	Charlestown, Mass.....	Rockingham.....	Breaking and entering.....	1882	2	6	....
James Bailey.....	48	England.....	Rockingham.....	Larceny from person.....	1882	4	....	....
Luther J. Austin.....	45	Haverhill, Mass.....	Rockingham.....	Breaking and entering.....	1882	5	....	....

REPORT

OF THE

COMMITTEE ON THE STATE PRISON.

To His Excellency the Governor and the Honorable Council:

The history of the state prison during the past year has been marked by no unusual event. The appointments of the new buildings have met the high expectations entertained of them, and demonstrated the wisdom and fidelity of the commissioners who planned and superintended their construction. The committee are confident in the belief that no penal institution of the kind in the country furnishes its inmates with superior accommodations for their needs, or more fully satisfies the demands of the humanity and advanced civilization of the present day, and at the same time secures the end for which the criminal statutes of the state were framed.

The moderate amount of money placed at their disposal by the legislature enabled the builders to erect and equip the prison for occupancy. This result was all the most sanguine could expect; and yet there remained many things to be done in order to render the institution complete in all respects. This deficiency was recognized by the legislature at its last session, and partially remedied by an appropriation of the sum of thirty-seven hundred dollars "for the purpose of putting in an additional boiler, connections, and boiler-house, and for such other purposes as shall be deemed for the best interests of the institution by the governor and council." This appropriation was to be "expended under the direction and at the discretion of the governor and council."

This committee having been charged with the duty of superintending the work thus provided for, proceeded without delay

to thoroughly rubble the mouth of the prison sewer where it discharges into Merrimack river, which had been badly washed by the freshet, and endangered the embankment of the Northern Railroad situated very near to it. They also examined the sewer within the prison yard, which had occasioned much trouble by causing its contents to flow back into the cellars of the tenements of the warden and deputy warden, filling them with an unendurable odor, and endangering the health of the occupants. After a long search, it was found that in filling the sewer ditch just under the south wall of the yard, a large rock weighing some tons had been thrown in, and crushed the pipe and stopped it up. Since replacing the broken pipe with a new one, the system of sewerage draining the prison has operated satisfactorily. The large ditch around the prison grounds was found insufficient to protect them from the large quantity of water flowing from the hill west of the prison during showers and rain-storms. This ditch has been carefully cleared out and deepened in some portions of it, and furnishes complete protection from inundation.

A new boiler, made by the Manchester Locomotive Works, and a duplicate of the two originally put in, has been set up and properly connected, and is working satisfactorily. Over this boiler has been erected a house of brick, thoroughly built, and of sufficient dimensions to afford a separate apartment for shavings and waste blown by machinery from the workshop into it, and located so that they can be shovelled directly into the fire-boxes of the boilers. This arrangement saves the trouble and expense of wheeling them in barrows from the cellar under the workshop, as was the former practice. This was done under an agreement with the contractor, that the necessary machinery should be put in without expense to the state.

The tenement designed for the use of the deputy warden has been furnished, and is now occupied by that officer.

The wooden building erected by Mr. Comins, used for a staining shop, and adjoining the brick workshop, was regarded by the committee with disfavor, and its removal from the prison yard at the earliest time practicable was believed to be desirable. Permission, however, having been given by the governor and council that this building might remain for the present,

provided the brick workshop should be protected from danger of fire, the contractor has at his own expense covered the doors with zinc which connect the staining shop with the brick shop, and placed sliding shutters covered with zinc in all the windows of the brick workshop on the side next the wooden building. These safeguards are believed to afford satisfactory protection against fire from that direction.

Upon examination of the contract between the state and the contractor, dated October 1, 1881, the provision for terminating the same was regarded as unsatisfactory, and the objection was removed by a supplementary contract, which was as follows :

“A supplementary agreement, made this twenty-sixth day of October, 1881, by and between the state of New Hampshire on the one part, and George T. Comins, of Concord in said state, on the other part:—

“Whereas, an agreement in writing was made between said parties for the hire of the convicts in the state prison, bearing date the 29th day of December, 1880, wherein it was stipulated in the 12th article thereof that either party might terminate said contract by giving six months’ notice in writing, in the month of October in any year, to the other party for that purpose,—now it is hereby furthermore mutually agreed by and between said parties, that either party may terminate said contract by giving six months’ notice in writing, in the month of April, 1882, to the other party for that purpose.

“In witness whereof the parties have hereunto set their hands and seals this twenty-sixth day of October, A. D. 1882.

“Signed, sealed,	STATE OF NEW HAMPSHIRE,	
and delivered in	By CHARLES H. BELL, <i>Governor</i> .	[L. S.]
presence of—	T. JAMESON,	} <i>Councillors</i> : [L. S.]
	L. D. STEVENS,	
	JOHN W. WHEELER,	
	GEO. H. STOWELL,	
	A. L. MESERVE,	
	GEORGE T. COMINS.	[L. S.]”

It affords us pleasure to report that the administration of this institution, under the present warden, Frank S. Dodge, Esq., has been satisfactory. The discipline has been strict yet hu-

mane, and quiet and order have reigned uninterruptedly. The moral and physical welfare of the convicts has been faithfully and conscientiously looked after. Strict economy has characterized the management of the financial affairs of the prison. The support of the new prison being necessarily more expensive than the old, and the necessities of life having doubled in cost during the past year, we think the state and the warden are to be congratulated upon the result, shown by his balance-sheet at the close of the fiscal year, of a balance in favor of the state of \$154.30.

We regard Mr. Thomas A. Pilsbury, the deputy warden, as a brave, faithful, and capable officer.

With the present facilities for heating the prison by steam from the new boiler, the greater familiarity of the officers with the workings of the institution in its new home, and the prevalence of more favorable prices in the provision market, it is not unreasonable to anticipate even better results in the ensuing year.

L. D. STEVENS,
JOHN W. WHEELER,
A. L. MESERVE,
Committee on State Prison.

TREASURER'S REPORT.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN:—I have the honor to respectfully submit the following report of the financial transactions on account of the New Hampshire State Prison for the fiscal year ending April 30, 1882 :

RECEIPTS.

Cash on hand May 1, 1881,	\$675.71
Subsistence (board of officers),	3,046.99
Incidentals,	232.98
Convict labor,	17,985.50
Visitors' fees,	414.15
Rent,	88.00
Water (for shops, as per metre),	346.27
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Total receipts,	\$22,789.60

DISBURSEMENTS.

Overseers, including expenses of prison committee of honorable council, for the year 1880-81, . . .	\$9,412.94
Incidentals,	484.23
Subsistence,	7,018.99
Deputy warden,	1,000.00
Hospital supplies,	258.78
Funeral expenses,	84.00
Clothing,	970.89
Discharged convicts,	121.00
Physician,	500.00
Repairs,	157.14

Light, fuel, and water,	\$1,643.26
Furniture,	437.15
	<hr/>
Total disbursements,	\$22,088.38
Cash on hand May 1, 1882,	701.22
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	\$22,789.60

The following are the earnings and expenses of the institution for the year ending April 30, 1882 :

EARNINGS.

Labor of convicts from May 1, 1881, to May 1,	
1882,	\$17,866.50
Visitors' fees,	414.15
Rent,	88.00
Gain on inventory,	247.79
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	\$18,616.44

EXPENSES.

Deputy warden's salary,	\$1,000.00
Physician,	500.00
Overseers,	9,412.94
Clothing,	970.89
Discharged convicts,	121.00
Furniture,	437.15
Subsistence (net),	3,972.00
Light, fuel, and water (net),	1,296.99
Hospital supplies,	258.78
Funeral expenses,	84.00
Repairs,	157.14
Incidentals (net),	251.25
	<hr/>
Total expenses for the year,	\$18,462.14
Excess of earnings over expenses,	154.30
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	\$18,616.44

FINANCIAL CONDITION.

ASSETS, MAY 1, 1881.

Provisions, etc., on hand, as per inventory, . . .	\$1,710.99
Due from contractor for convict labor for months of March and April, 1881,	3,075.75
Cash on hand, May 1, 1881,	<u>675.71</u>
Total assets, May 1, 1881,	\$5,462.45

ASSETS, MAY 1, 1882.

Provisions, etc., on hand, as per inventory, . . .	\$1,958.78
Due from contractor for convict labor for March and April, 1882,	2,956.75
Cash on hand May 1, 1882,	<u>701.22</u>
Total assets, May 1, 1882,	\$5,616.75
Deduct assets, May 1, 1881,	<u>5,462.45</u>
Gain during the year,	\$154.30

SOLON A. CARTER,

Treasurer of State Prison.

CHAPLAIN'S REPORT.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN:—A reference to my report for last year would, with slight alterations, be all seemingly necessary for the present. The usual services of the chapel on the Sabbath, personal conversation at each cell, a weekly exchange of library books, and the instruction of those who cannot read or write, is the every-day routine work of my official life.

THE LIBRARY

continues to be largely patronized, and is a source of much good. The iron shelves in the cells chafe the covers off the books very quickly, and occasion considerable expense for materials, and much increase of labor in keeping them in good condition. In the purchase of books, in order to obtain the largest number for the least money, we must look for the cheapest editions, and, consequently, they are not well bound, and very soon the leaves start, and perhaps the entire book is separated from the covers. The book is then unfit for circulation, and must be laid aside, while in other respects it is in good condition. I have found, that by an expense of from twenty-five to forty cents each, according to size, these can be rebound in the same covers, and are much more serviceable than ever. The unusual expenditure, explained in my last report, leaves but a very limited sum for the expenses of the next year, and will require the most rigid economy to provide the necessary materials for re-covering the books and providing pencils and tablets,—of unavoidable necessity in running the library successfully.

RESULTS

are certainly not rapid in development. The reading of the Bible and other useful books, with much time for serious reflection, must, however, sow seed that will some time bear fruit. We watch and pray.

My acknowledgments are due the warden and all his officers for their courtesy and aid in the discharge of my official duties.

S. HOLMAN, *Chaplain*.

PHYSICIAN'S REPORT.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN:—The end of the political year again makes it necessary for me to render an account of my doings as prison physician, and to lay before you a statement of the condition of the prison and the sanitary condition of the prisoners.

With reference to the prison itself, I have nothing to add to my last year's report. I still continue to use the cells for the treatment of the sick, and have never inaugurated the hospital by the admission of a single patient. It is unnecessary for me to explain the reason of this to your honorable body, for you have been witnesses to the comfortable state of the cells and to the comfortable condition of the patients treated in them. Unless we should have an epidemic of typhoid fever or some other disease, it will not be necessary to make any change in our present arrangements. I may here say that the system of ventilation stands the test of time and use; and it is rarely I detect any odor in the cells where sick men are confined, and when it does occur, it is always the result of carelessness in replacing the cover of the bucket, or in neglecting to place the bucket at once in the ventilating niche made for its reception.

An examination of the death-list shows that of seven deaths occurring last year only three died of causes originating while inmates of the prison, and none of these seven died of diseases caused by unsanitary surroundings or want of proper precautions upon the part of the officers of the prison. The first of the three deaths alluded to was from nostalgia or homesickness, as he had no organic disease, but he simply worried and fretted himself to death. As in all such cases, whether in the army or

in prison, death came suddenly and unexpectedly. It was the experience of every army surgeon during the late war, that more or less recruits died every year of this insidious and deadly disease. A man scarcely ever complained, but wandered about the camp in an aimless, listless manner, scarcely attracting the attention of the surgeon until he was actually dying,—many, in fact, being found dead in bed in whom serious illness was not suspected. The same thing occurs occasionally in reformatory institutions; and for this trouble there is no remedy. Of course every homesick man does not die; and to ask your honorable body to pardon a convict simply upon that ground would be absurd, and the petition would certainly be refused.

Our list also contains another unusual case, that of a young man of twenty-four, who died of general debility caused solely by the excessive practice of the solitary vice. This pernicious habit is common in all such places, as every prison officer knows; but it is rarely that a person of his age, in the full vigor of manhood, of herculean frame, and possessing an iron constitution, succumbs to the depressing influences of this vile practice in less than nine months. It should be stated, that when this man was committed he was apparently in perfect health, and possessed an enormous appetite, which lasted almost to the day of his death. The account given by the prison officials of this man's disgusting practices is unparalleled in the history of onanism.

Prison officials, and especially prison physicians, are often puzzled by cases of malingering, or the feigning of disease. This is frequently carried out by the convict with such shrewdness and system, and so consistently, that we are baffled in our efforts to detect the imposture. The first thing a prisoner thinks of when he enters the institution is the pardon he hopes to receive when his friends bestir themselves in his behalf. This idea finally takes full possession of him, and is the subject of all his waking thoughts. Prison officials would not be human were they not sometimes mistaken; and it occasionally happens that a malingerer succeeds in securing the wished-for pardon. For example: A few years since a man was found in his cell one morning with his handkerchief and bed-clothing

saturated with fresh blood. He said he "coughed it up;" and the bright appearance of the blood indicated that it came from the lungs or air passages. He bled no more for several days, and was recovering his strength rapidly, when one morning he was found again in the same condition. The most careful examination failed to show where the blood came from. These hemorrhages continued and increased in frequency until the man was emaciated almost to a skeleton, and he was scarcely able to turn in bed. Other physicians saw him, in consultation, and everything was done in the way of treatment; but he grew worse daily. As it seemed certain that he would die if kept in the prison, and, in fact, as there seemed to be but little hope that he could recover, even under the most favorable surroundings, a pardon was recommended, which was granted by the executive. He was so weak and debilitated that he was removed to his home upon a bed; and his appearance was so much that of a dying man that the warden stated he had no idea he would reach home alive, and, in fact, thought he might not even survive the ride to the railroad station. Three months afterwards I heard of this man as hard at work, and having fully recovered. He kindly sent me a message, to the effect that I should look in the right place for the origin of the blood in a case like his, and explained that he had found a spot, low down in his throat, which he could reach with a sprig of broom-corn or a bit of wire, and with a little violence could induce a free hemorrhage at any time. He came very near carrying his experiment too far.

A convict now in the prison feigned spinal disease successfully for several years, during which he remained in his cell. When taken out of the cell and made to walk upon the corridor, he was the lamest man I ever saw. With both hands pressed tightly upon his back, he would throw out first one leg and then the other, describing the arc of a large circle, and giving him the most grotesque gait imaginable. He was treated in the most heroic manner, but nothing gave him benefit or ease. Having suspicions of him, he was watched day and night, but was never detected. I then asked for counsel, and, in accordance with the permission of the prison committee of the council, I called several physicians to see him,—one of them

of exceptionally high standing in the profession, who had made a study of spinal disease. It was the unanimous opinion of these gentlemen that the convict was laboring under some obscure disease of the spinal column, and that it would not be safe to compel him to work. Here the matter rested for some time, when one morning the warden, making his rounds, saw my patient walking about his cell, with not a ghost of his old lameness remaining. He was at once ordered to the workshop, where he has now been at work nearly a year. One explanation of the success of his imposture may be due to the fact that he was formerly a druggist, and may have seen cases of spinal trouble in the course of his business. His story was consistent, and he always located his pain in the right place.

Insanity is not infrequently feigned, but so far as I remember not successfully for the past ten years at least. In these cases I always call Dr. Bancroft to my assistance, and either keep the patient for further observation, or procure an order for his removal to the asylum, as the doctor advises. I think but one convict patient has eloped from the asylum during the time above mentioned, and of his insanity there was not the slightest question.

Of course many minor diseases are feigned by convicts who are working for a pardon, but these are usually easy of detection. I remember one convict who carried an old-fashioned copper cent in his mouth for many weeks, and the result was loss of appetite, emaciation, and excessive pallor of the skin. He was detected after a while, and made a rapid recovery. Another trick occasionally played by convicts is the ligation of fingers or the larger limbs, to induce swelling and discoloration of the parts. This attempt usually fails; but in one recent instance the prisoner, who was very lame, admitted that he had bandaged his thigh so tightly at night that the veins were rendered hard and painful, and great lameness was the result.

I have alluded to these cases of feigned diseases, which have never been treated of in former reports, in order that the executive may know some of the difficulties under which prison officers labor in the faithful discharge of their duties.

An analysis of our daily record- and case-book shows that about the same number of cases has been treated as in the pre-

ceding year, and the diseases were essentially the same. Rheumatism, diarrhœa, syphilis. and other and minor diseases have prevailed about in the same proportion as heretofore in this new building. A daily visit has been made to the prison by the physician or his assistant, and every man examined who complained of illness. The number of prescriptions made and administered is also about the average, viz., a little more than eight hundred for the year. Could our inmates come to us in the full vigor of health, instead of being debilitated and depressed by debauchery and exposure, we could show a very clean bill of health; for our drainage is thorough, and the supply of fresh water is abundant. The location of the prison insures, also, a thorough ventilation and plenty of air.

DEATHS DURING YEAR ENDING APRIL 30, 1882.

	Died.	Cause.	Age.
John Donovan.....	June 3, 1881.	Hæmoptysis.	27
Charles Rawley.....	June 30, 1881.	Phthisis.	19
Lindall E. Hoit.....	Oct. 30, 1881.	Nostalgia.	20
Joseph Chase.....	Nov. 3, 1881.	Abscesses.	67
Johnson G. Kimball.	Dec. 29, 1881.	Phthisis.	49
Edwin L. Bean.....	April 8, 1882.	General debility.	24
Michael Butler.....	April 10, 1882.	Phthisis.	50

I should have stated heretofore, that we have been exceptionally fortunate the past year in the matter of accidents from machinery. Notwithstanding the danger to which the men are exposed, in the midst of so much and such complex machinery, we have had but two slight casualties from this cause. Both were injuries to the fingers, and both recovered without much deformity.

Before closing this report, I desire to put on record my indebtedness to the warden and his staff for their unvarying courtesy and kind assistance to me in the discharge of my official duties.

A. H. CROSBY, M.D.,
Prison Physician.

ANNUAL REPORTS
OF THE
Trustees, Superintendent, Treasurer,
AND FINANCIAL AGENT
OF THE
NEW HAMPSHIRE
ASYLUM FOR THE INSANE
TO THE
GOVERNOR AND COUNCIL,
JUNE, 1882.

CONCORD :
PARSONS B. COGSWELL, STATE PRINTER.
1882.

OFFICERS OF THE INSTITUTION.

BOARD OF VISITORS.

(EX-OFFICIO.)

HIS EXCELLENCY CHARLES H. BELL.
HON. THOMAS G. JAMESON.
HON. LYMAN D. STEVENS.
HON. JOHN W. WHEELER.
HON. GEORGE H. STOWELL.
HON. ARTHUR L. MESERVE.
HON. JOHN KIMBALL, *President of the Senate.*
HON. CHESTER B. JORDAN, *Speaker of the House of
Representatives.*

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WATERMAN SMITH, Manchester.
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RESIDENT OFFICERS.

C. P. BANCROFT, M. D., *Superintendent*.
 B. R. BENNER, M. D., *First Assistant Physician*.
 E. O. PEARSON, M. D., *Second Assistant Physician*.
 MR. J. H. CARR, *Clerk and Steward*.
 MRS. FANNY B. CARR, *Housekeeper*.
 MR. HIRAM O. MARSH, *Farmer*.

VISITING COMMITTEE FOR 1882-'83.

FIRST HALF OF MONTHS.

April, 1882.	JOSEPH B. WALKER.
May,	DR. C. P. FROST.
June,	E. A. HIBBARD.
July,	DR. W. G. PERRY.
August,	DR. J. F. HALL.
September,	J. BURROWS.
October,	DR. G. B. TWITCHELL.
November,	WATERMAN SMITH.
December,	E. A. HIBBARD.
Jan., 1883,	JOHN H. GEORGE.
February,	DR. G. B. TWITCHELL.
March,	J. BURROWS.
April,	DAVID GILLIS.

SECOND HALF OF MONTHS.

April, 1882,	WHOLE BOARD OF TRUSTEES.
May,	WATERMAN SMITH.
June,	DR. C. A. TUFTS.
July,	DAVID GILLIS.
August,	JOHN H. GEORGE.
September,	DEXTER RICHARDS.
October,	DR. C. A. TUFTS.
November,	DR. J. F. HALL.
December,	DR. C. P. FROST.
Jan., 1883,	JOSEPH B. WALKER.
February,	DEXTER RICHARDS.
March,	DR. WM. G. PERRY.

REPORT OF THE TRUSTEES.

To His Excellency the Governor and to the Honorable Council:

The Trustees of the New Hampshire Asylum for the Insane present this their

FORTIETH ANNUAL REPORT.

It affords them pleasure to assure you that the condition of the asylum during the past year has been one of continued prosperity and enhanced efficiency. The number of patients under treatment at the date of this report is two hundred and eighty-two. The whole number during the year has been four hundred and six, of which thirty-eight have been discharged as recovered, twenty-six as improved, and twenty-seven as not improved.

The alterations of the last few years, made in the house by various renovations and enlargements, have greatly facilitated the efforts made in behalf of the patients, and rendered them more effective than they could otherwise have been. We would also mention important improvements of the grounds and the increased productiveness of the farm. As evidence of the latter, they respectfully refer you to a statement in detail of its various crops the past year, and of their wholesale market values. The abundant and never-failing spring of pure water, to which allusion was made in a previous report, is demonstrating

more and more its great pecuniary and sanitary value. The cost at established rates of the amount of water used by the institution, if purchased of the city water-works, would be at least twelve hundred dollars per annum.

For a statement in detail of the receipts and expenditures of the past year they beg leave to call your attention to the accompanying report of the treasurer. For an exhibit of the condition and amounts of the permanent funds of the asylum you are referred to that of the financial agent. All the securities in which the latter have been invested are believed to be sound, and if offered in the market would command a considerable premium above their par value, at which they stand in that officer's report, herewith submitted, which gives them in detail.

The trustees greatly regret that they have to announce the retirement from the superintendency of the institution of its late very able chief executive officer, Dr. J. P. Bancroft, who for about a quarter of a century has discharged with marked ability the onerous and delicate duties of his position. His incumbency covers three fifths of the entire period of the asylum's existence. He was elected its superintendent in 1857, and has given to it the best part of his entire life, constantly availing himself of the opportunities afforded him of ministering faithfully to the welfare of the great numbers entrusted to his care, and of contributing in no small degree to the advancement of the specialty to which he had been devoted.

During his connection with the asylum very important modifications and enlargements of the buildings have been made, among which may be mentioned the alteration of the original ventilating and heating appliances, the increase of the room and light of many of the halls by the addition of bay windows at important points; the erection of the Kent building in 1867, and of the chapel building in 1868; the large addition to the Peaslee building in 1874; the erection of the new boiler-house and work-shop in 1877; and the enlargement of the centre building in 1879. To these should be added the erection of the present barn and stable in 1871, the excavation of the spring in 1880, and the important improvements of the farm

and other grounds connected with the asylum made from time to time during his long period of service.

A request for relief from the duties of the superintendency was presented to this board by Dr. Bancroft, on the eighth day of December, 1881, to take effect on the first day of the present month. It was accepted with regret, and nothing but a sense of the importance to him of the relief from severe and protracted labor to be secured thereby has constrained our acceptance of it.

Dr. Bancroft has been succeeded by Dr. Charles P. Bancroft, who entered upon the duties of superintendent immediately upon the retirement of his predecessor. He is a gentleman who has been long and favorably known to many of the trustees. His acquaintance with asylum practice, previously acquired in this and the McLean asylum, as well as his very thorough medical training in the Harvard Medical School, the Boston City Hospital, and a successful private practice, added to peculiar natural aptitudes for the position, suggested him as a man eminently fit for it; and to it, on the eighteenth day of January last, he was unanimously elected. The brief period during which he has been in office augurs favorably of his future success.

Plans of a new building for female patients have been matured, designed to afford greater flexibility of treatment than can be had in any of those now in use. This was alluded to in our last report, and for its erection the legislature of 1881 authorized the asylum to make a loan upon its own credit of twenty thousand dollars. It has been located about one hundred and fifty feet south of the Rumford wing. It is to be constructed of brick, and to contain accommodations for about thirty patients. The first foundation-stone of the structure was laid on the tenth day of April instant. It is hoped that it may be ready for occupancy some time in the year 1883. When completed it will meet a want long experienced, and enable the asylum to open its doors to a class of New Hampshire patients, many of whom have heretofore sought treatment in asylums outside the state.

For information in detail relative to the present condition of the asylum you are respectfully referred to the accompanying

report of its former superintendent, Dr. J. P. Bancroft, who, as above stated, retired from service at the close of business on the thirty-first day of March last.

GEORGE B. TWITCHELL,
JOSEPH BURROWS,
CARLTON P. FROST,
WILLIAM G. PERRY,
ELLERY A. HIBBARD,
DAVID GILLIS,
JEREMIAH F. HALL,
JOHN H. GEORGE,
DEXTER RICHARDS,
CHARLES A. TUFTS,
WATERMAN SMITH,
JOSEPH B. WALKER,

Trustees of N. H. Asylum for the Insane.

April 19, 1882.

REPORT OF THE SUPERINTENDENT.

To the Trustees of the New Hampshire Asylum for the Insane:

In obedience to the by-laws of the board, I respectfully present this, the fortieth annual report, comprising the operations of the asylum for the year ending March 31, 1882.

The year commenced with three hundred and two patients under care—one hundred and thirty-six men, and one hundred and sixty-six women.

The number admitted during the year was one hundred and four—fifty-eight men, and forty-six women; making the whole number during the year four hundred and six—one hundred and ninety-four men, and two hundred and twelve women.

The number discharged in the year was ninety-one, of whom fifty-three were men, and thirty-eight women. Thirty persons have died, of whom twenty were men, and ten women.

This leaves, on March 31, 1882, two hundred and eighty-five patients at the Asylum—one hundred and twenty-one men, and one hundred and sixty-four women.

The largest number of patients on any day was three hundred and four—one hundred and thirty-eight men, and one hundred and sixty-six women; and the smallest number was two hundred and seventy-four—one hundred and twenty men, and one hundred and fifty-four women.

The daily average through the year has been one hundred and thirty-one for men, and one hundred and fifty-nine and one tenth for women, which gives a total of 290 1-10—one and eight tenths less than the average of the preceding year. The

average excess in the number of women has been twenty-eight and a fraction ; and the year ends with forty-three more women than men.

Twelve more men than women were admitted, and fifteen more discharged ; and the mortality of men was double that of women. All these circumstances in part explain the great excess in the number of women now under care. The question is often asked, What is the comparative liability of the sexes to insanity ? and these figures would seem to suggest it ; but these variations are mainly accidental, and prove nothing. For a series of years the larger number has been on the side of the women ; but in the whole history of the Asylum, forty years, the whole difference is only one hundred and two, and the excess has been of men.

The whole number of cases during the year was thirteen less than in the year previous, and the whole number of persons nine less.

As seen in table First, the number of cases—four hundred and six—represent four hundred and four persons, two men having been discharged, and afterwards committed by courts.

Of all those admitted, eighty-five had never been patients of an Asylum before, and nineteen had been before in some Asylum. In seventy-three cases it was the first attack ; twenty-nine had suffered one or more attacks before ; and two were found not to be insane.

Table Eight will show that, deducting the two not considered insane, only sixty-five could be reckoned as recent attacks, the remaining thirty-seven having been insane more than a year, and most of these a much longer time. Probably many of those classed as recent were really chronic, since an attack is generally dated by friends only back to the time of some special demonstration of excitement.

Thirty-three of those admitted had such forms of structural disease of the brain as admitted of no hope of recovery. These were epileptics, subjects of confirmed dementia, chronic mania, paresis, and imbecility. This reduces very greatly the number from which any recovery is possible ; so that the number of recoveries does not fairly represent the curability of recent insanity.

Among those admitted (forty), almost forty per cent. were found to inherit a predisposition to insanity, in varying degrees, from a slight taint up to a tendency so strong as to render escape well-nigh impossible. This feature is not often over-estimated, on account of the great reluctance to acknowledge the fact of insanity,—so great as to lead many studiously to keep it out of the history of a case, if possible.

The one hundred and two insane admitted included seventeen with the impulse to suicide, and among the whole under care during the year there were thirty-nine of this class. Out of them, one person effected her object by suspension.

The homicidal impulse existed in nine of those admitted, and in twenty-five of all under care.

Eighty of those admitted were committed by the authority of friends or guardians, and their expenses were defrayed from private means; and twenty-four were committed by public authorities. Table Seventeen shows the several varieties of the latter class. The proportion of patients supported at public expense at the Asylum grows yearly less, for the reason that the county asylums are gradually increasing their facilities for the care of the wholly dependent classes. In connection with this fact it is not out of place to remark, that, according to the indications of the last few years, the county and town patients will in the future come to be mainly provided for in these institutions. In proportion as this takes place, the interest of the public in the county asylums should increase. As it is now, the number of the insane at all these asylums is probably greater than the number at the New Hampshire Asylum for the Insane, and in the near future these will have the large majority in numbers. It has been the verdict of civilization, that this *especially* afflicted class of the community are entitled to public sympathy and protection, since disease has deprived them, in a special sense, of their powers of self-protection, and increased in them, above other dependent persons, their liabilities to suffering. After exhaustive examination, most states on both continents have decided that the insane should be the objects of the state's direct supervision, and that no authority less than the state can satisfy the demands of humanity. In accordance with this common sentiment, New Hampshire has

enacted laws looking to this end, by bringing the disposition and care of the insane under the direct cognizance of the state authorities.

Through its agents, the trustees appointed and commissioned by the state executive, and sworn to the faithful performance of duty, it requires semi-monthly inspections of this institution, and it is made the duty of these officers to report the condition of the institution to the governor and council. Here, as elsewhere, and for obvious reasons, this law is most benign in its operation, and the benefits accrue not more to the insane than to the institution itself. These frequent inspections are not only an expression of public sympathy for the insane, but are a healthful stimulus to those in charge, which is not lost on the most faithful and conscientious of public servants. Our county institutions for the insane were not in existence, as departments of the county establishments, when the statutes regulating commitments to the asylum were enacted; and they had hardly attracted attention as distinct institutions, when the law requiring frequent inspection of the asylum was passed. For this reason they were not embraced in its provisions, and are thus left without any required state supervision.

The absence of such a provision of law, extending over the county asylums for the insane, is, in my judgment, a great misfortune to these institutions, as well as to their inmates. In the nature of the case, there is no reason why the dependent insane are not as much entitled to the state's sympathy and oversight as are the self-supporting classes. In other states this supervision is exercised, by the state, over the insane in town and county almshouses, in the same manner as over those committed to the special asylums or hospitals. Such legislation in New Hampshire as should secure to the insane in all its institutions, of whatever character, the benefits provided for here, would be most creditable to the state.

MORTALITY.

The ratio of fatal cases has been greater the past than for several preceding years. It was 7 3-10 per cent. on the whole population, and 10 per cent. on the average residence. This,

however, has not been due to any disease contracted after admission.

Every death has been the direct termination of the cerebral affection with which the patient was admitted, or its complication. Several were brought to us near the fatal terminations, and survived only a few days. These would not have been sent, if the near approach of the issue had been apprehended. The sanitary condition of the house has been without a fault. Its ventilation and drainage have been good, without interruption, and water, as good as the earth affords, in abundance. A few cases of dysentery occurred in the summer, with one exception easily controlled. One was protracted, but ends in recovery.

DISCHARGES.

The numbers and conditions of those discharged during the year are set forth in tables One, Two, and Four. These show ninety-one discharged, of whom thirty-eight, or thirty-seven per cent., on the admissions, are classed as recovered, twenty-six improved, and twenty-seven not improved. Without reopening the subject of the permanent curability of insanity, which has been so much discussed of late, an attempt is made in table four to furnish the readers of the report all the facts known in the cases recorded as recovered, whether it be restoration from the first, or some subsequent attack of insanity. With the facts thus furnished, any student of the subject can make such grouping as best suits his views. From a careful study of the individual conditions of those included in this table, it seems to me they are all restored, and competent for all the purposes of their individual lives, notwithstanding *some* are quite certain to be, at some future time, again attacked. It is plain, if none other than restorations from *first* attacks are to be reckoned as real recoveries, the number of these will not only be reduced to a very low point, but the fact of recovery can never be established, in any given case, till the death of the individual, without a return of the disease. This would deprive of a great consolation those who may have been insane, but are now conscious of being fully restored, and in the possession of their natural capabilities.

The whole discussion, however, is mainly of statistical interest, and has little practical bearing on the duties laid upon those in charge of institutions. In our efforts for the relief of the *now* suffering individual, it matters little in what class he may be registered, if only the desired relief shall come. To such an one the prime interest attaches to the efficiency of means, and the wisdom and faithfulness with which they shall be used, for restoration from the present sickness, rather than whether it has occurred once, twice, or never before.

The same general plan of management adopted heretofore has guided our practice the past year. To state it in a word, we should say that the prime effort has been, leaving out all specific dogmas, routine methods, and panaceas in management, to make each case an individual study, and then to adopt the course of treatment and care indicated by the facts in the case, so far as we have the means to do it. In this effort it is sought to signalize insanity as a thing by itself as little as possible: in all arrangements, to follow the ordinary usages of general society until compelled to make exceptions by the loss of self-controlling power on the part of the patient; and to trust the latter with all the responsibility he can safely bear. Thus, as much personal liberty is granted, and as little repression imposed, as possible, although it has not been found practicable to discard all restraint. In settling questions of this class, the exercise of common-sense on the actual facts in the case has been our reliance, in preference to any of the special dogmas which sometimes have gained a prominence out of proportion to their real consequence. For example: certain asylums in Scotland have become widely celebrated on account of the special prominence given to the circumstance of unlocked doors, even while that result is achieved by the device of a guard standing at each door to dispute the passage of any untrustworthy patient. While all practicable freedom is a thing most desirable, still, this show of it without the fact is to my mind a ruder shock to the sensibilities than the lock for which the guard is made a substitute. A deceptive offering of what is not really granted is the most objectionable of measures. This practice is more attractive in the abstract than in the concrete. I have occasionally, among American

asylums, noticed a report of one or more wards with unlocked doors, but with *our* patients I have not found this method of giving liberty the most satisfactory, notwithstanding the captivating aspect which the report of the fact bears. The patients who will enjoy and be benefited by their parole are found among almost all classes, and may be so unlike in other respects as to be most objectionable associates. The hardship to some of ward companionship with others would more than counterbalance the pleasures of open entrance and exit. Hence, instead of setting apart a particular ward to be left open, I have made the parole a personal privilege, granted in any part of the house to one who can use it to advantage. When understood by attendant and patient, it seems to me equally pleasing to the latter, and is free from the serious objection of hurtful associations of incompatible persons. During the year nearly fifty persons have been in the habit of going and coming at their will. These come from nearly every class of patients and every part of the house, and each, while deriving the benefit of freedom, is still not compelled to submit to associations, decided by this one test, the practicability of freedom. With this view of the matter, even knowing how captivating is the name of "unlocked doors" coming to us over the water, I have made no effort to set apart a particular section of the house for free ingress and egress. Nevertheless the liberty is as extensively enjoyed as it could be under the special arrangement of "unlocked doors." I have referred to this not for the purpose of discussing the subject, but merely to illustrate the general principle on which measures have been selected in the practice of the house.

IMPROVEMENTS.

The changes in the Kimball wing, which were begun and in part described in my last annual report, have been completed, and invite your inspection. The large bay windows open extensive and attractive views in all directions, and afford an abundance of light.

The round-house over the spring, which was in course of erection at your last annual meeting, has been completed, and

is a most desirable investment. The air windows in the walls are covered with wire gauze to exclude leaves, animals, and even insects, while they allow free circulation of air, which escapes through a ventilator placed in the apex of the roof. No ice formed in the spring during the winter. The great water question is now most happily settled for an indefinite future.

A six-inch pipe has been laid from the pond to the large pump for use in case of fire, which is capable of throwing large quantities of water upon any part of the house.

During the past year the largest of the old boilers has been rebuilt at the Northern Railroad shops in Concord, all defective parts being replaced by new and of the best quality and workmanship. It is estimated by competent judges as good as a new one of the same capacity. The cost was one thousand dollars.

Your vote at the last annual meeting authorized my building a new ice-house, but the large expense of other improvements more needed, and the marked advance in provisions and other running expenses, have not allowed me to do it. It has been repaired so as to stand a while longer.

The oldest radiators, having been in use more than twenty-five years, have been one by one giving out, and their places have been supplied by new, and these have been set up in an improved manner. It will be quite an item of expense annually to replace these till all are exchanged.

THE FARM.

By the list of products of the farm and garden furnished by Mr. Marsh, and printed in the Appendix, it will be seen that that department is well managed, and practically successful. The milk and other useful products have furnished remunerative returns for all the expense incurred, and the farm has been a pleasant field of labor for large numbers of patients, for whom it is one of the most agreeable and efficient remedial agencies. Great attention is given to fertilizers; and the productiveness of the soil, as well as the beauty of the surface, is every year increasing.

ACKNOWLEDGMENTS.

To record the names of all who have generously aided in furnishing the household with evening entertainments would make a long list; and it would contain the names of many whose kindnesses have been repeated many years in succession. All these acts of benevolence have been appreciated heartily, and this recognition of them is the expression of the thanks of many grateful persons.

The proprietors of the several newspapers, which have been supplied gratuitously for the Asylum, have our grateful acknowledgments. These are "N. H. People and Patriot," "Daily Monitor," "Union Democrat," "Nashua Gazette," "Morning Star," "N. H. Journal," "Independent Statesman," and exchange papers from the Concord press. We acknowledge also a copy of Mrs. Richardson's "History of our Country," presented to the Library by Rev. H. A. Kendall.

In the administration of the affairs of the Asylum I owe much to the faithful and intelligent coöperation of my medical assistants. Their long experience gives especial value to their services, and they have entered heartily into every measure designed to improve the condition and enhance the usefulness of the institution.

To those who stand at the head of the several departments of the service—as general business, house-keeping, farming, and the care of the patients—much credit is due for whatever you may find to approve. Not less is it my pleasure to recognize the services of the attendants. With a few exceptions they have manifested a kindly and sympathetic spirit, and a laudable interest in their arduous and sometimes difficult duties, which stand so intimately related to the comfort and welfare of the patients.

In closing this, my last report as superintendent, at the end of a service of nearly twenty-five years, under the direction of this Board of Trustees, I will make only a brief reference to the period during which we have labored together for a common end; and that mainly to give expression to one of the most prominent convictions which the observation and experience of this period have left upon my mind, relating to the care

of the insane. This period has been characterized by greater interest in the subject than any before it, both on the part of those personally connected with the enterprise, and of the general community. There have been more changes in methods, and more innovations upon old usages, than have been seen in any equal period before. These changes have all pointed in one direction, and together constitute an unbroken line of progress.

The interest of specialists, springing out of observation and experience, aided often by the kindly criticisms and questionings of honest lay-workers, and again by the censures of spurious professional humanitarians, has stimulated them to the most vigorous efforts towards advancement—so much so that the alienist whose brain has not been teeming with schemes of improvement must have been the dullest of men. Whatever shall be the final award of history in the distribution of merit, as among the different classes who have taken in hand this cause, one thing is certain, that substantial progress has been realized, the condition of the insane elevated, and a firm assurance established of the future continuance of improvements. I will not attempt any statement in detail of the specific changes which go to make up the improved condition already realized. These make up the history of modern institutions devoted to the care and relief of the insane; are all of kindred nature, and the outcome of one general idea, which has been the germ and inspiration of the progressive measures of the last century. It was Pinel who gave this idea its first full and distinct public announcement. With indomitable courage, and with imminent risk of personal injury, this man of genius insisted, before the civil authorities, that the insane, then in loathsome prisons, as simply dangerous outcasts, were not such, but simply invalids, and as such entitled to be transferred from the category of outlaws, where they had hitherto been classed, to that of sufferers from disease, which transfer would place them within the circle of human sympathy and care.

The personal magnetism of the man, enforced by his stubborn confidence in the correctness of his position, drew from the superstitious and doubting functionaries a consent that he might make the experiment, coupled, however, with the solemn

threat that if harm ensued to the public he should be held responsible. Without delay he struck off the chains, brought to the light, and treated them as patients. They were at once in a new division of men. Pinel had won a victory, and then and there sown the seed of what we now see in the situation of the insane. As, with Luther, he did not then see the full significance of his idea, or what there was in it of potency for future unfolding. With all his faith Pinel did not then dream of the amenities which are extended to the insane of to-day. Neither he nor his co-workers comprehended it in his lifetime. It has taken a century, and will require still more time to reach the full fruitage of his experiment.

Traditional superstitions and fallacies long stood in the way of a rapid realization of the legitimate fruits of his idea ;—indeed, it may be doubted whether progress is not still hindered, to some extent, by the same influences. But slow as has been the process of discarding old ideas of the nature and treatment of insanity, and adopting a rational practice, yet the movement has always been forward, never backward. Every decade has found the insane more rationally regarded, more liberally treated, and leading lives approaching nearer and nearer to the usages of general society. Every question touching the interests of the insane has been discussed with ever increasing zeal, and antagonism of opinions has only had the effect to sift the merits of opposing ideas and theories. Even the captious criticisms,—uttered unscrupulously, with no love for the cause, but for mercenary ends,—have contributed their share to the general good by the stimulus they have given to the best endeavors of those honestly enlisted for the welfare of the insane. So contests over the merits of one-idea schemes, however inadequate in themselves, have extracted something of good from each. Gheel, the Scotch boarding-out plan, the “open-door” system, and many other propositions, insufficient individually to meet all the wants of the situation, have nevertheless each contributed something to progress.

I do not apprehend that even those who declare oracularly that all attempts at the hospital treatment of the insane have been a failure, and that experience has contributed nothing worth having, have at all hindered the steady advance of our

work. All these narrow propositions may be necessary to disturb the inertia of conservatism and tendency to routine in what is old and established. If so, it is well. The history of our work is showing that, while no shiboleth can be found, the contact of extremes in theory is bending our course gradually towards the golden mean of common-sense as the guiding force to the best accomplishments. Among intelligent leading minds the nature of insanity is better appreciated now than at any previous time. The methods of care have never before been as liberal and rational as now, and the general direction in which future improvements will run has never been more clearly seen. I will not enumerate the particular facts of which this improved condition is composed,—these lie scattered along the history of the past,—but simply inquire, What is the central idea out of which the more liberal practical methods in hospital management of the present time have grown? What is the premise from which these have logically followed?

A careful observation of the current history of the hospital life of the insane for the last twenty-five years has left upon my mind the firm conviction that the true germ—the animating principle of the improved management of the insane in hospitals at the present time, as also its promise for the future—is the growing recognition of the individual in dealing with the insane, in place of the old method of regarding them, for study and treatment, as a class. The old traditional theory practically treated them as a distinct group of mankind, with identical attributes and wants. The logical outgrowth of this doctrine was to provide for all similar surroundings, and subject all to identical regimen. Thus arose the huge classifications, wholesale methods, and sameness of remedial appliances. On this plan the tendency was to sink the individual in the class, and run into a monotonous round of measures. In contrast with this, the modern, and I think the coming, view is to bring the individual to the front, not only in the study of individual symptoms of disease, but in the recognition of personal differences, constitutional and acquired,—differences of character, taste, habits of life, and the like,—as the rational criterion of the measures required to make treatment really remedial. Approaching the subject from this direction, the demand for great

diversity of agencies and influences, growing out of the personal differences just alluded to, becomes imperative. The more this view is indulged, the more it appears to the hospital physician that instead of a homogeneous group to house, to feed, and to treat as a unit, he has a society, made up of persons varying indefinitely in characteristics, and varying as greatly in their requirements for successful remedial treatment as do the members of general society in their personal characteristics. Experience has taught nothing more clearly, than that if these personal differences are ignored and sunk in a routine, treatment fails to do its best work. It is my deliberate opinion that one of the heaviest embarrassments which hospitals of the older construction have had to meet has been the lack of facilities for diversifying the influences to be thrown about the insane under treatment. It is this conviction which has led me in some former reports to open the same subject, as related to the construction of buildings. Time and further observation have only confirmed the views expressed last year on the value of diversity in remedial influences, in and about the hospital life of the insane. Without the means to provide this the healing art can never display its full capacity for good to those whom it undertakes to benefit.

The first detached house, the foundations of which are now about to be laid, will, when finished, in my belief, be a long step in this direction. It will greatly increase the possibility of diversifying the individual surroundings and modifying the influences called for to meet the characteristics of different individuals. This will make the accommodations for women equal to any within my knowledge. Nothing could be more gratifying to me, on leaving the service, than the knowledge that similar benefits were in immediate reserve for the men.

In reviewing the history of the asylum, it is gratifying to know that while its work has been along a path strewn thick with sorrow and suffering, it has been able to throw much light and cheer upon the way, to lift the shadow, even when complete relief has not been possible; and that it is held in grateful remembrance in many hearts and homes for what it has done and attempted to do. In what of capability for the execution of its noble mission it now possesses, I rejoice, and

for it am thankful. What it can do to-day affords an abundant assurance that it has not yet reached the summit of its possible usefulness; and that under the intelligent and wise guidance which it has thus far enjoyed, in the care of this board, it will become a still greater beneficence to those who may need its ministrations in the future.

In surrendering to my successor the duties of the position with which you have so long honored me, allow me, gentlemen, to express my grateful recognition of the able and courteous support you have always given me in the management of the affairs of the institution. I shall ever cherish with pride the recollection that no jar or difference has ever marred the harmony of our relations, or compromised our power to do in harmony the common work imposed upon us. That this institution may acquire in the future greatly increased powers for the relief to the suffering is my great desire.

J. P. BANCROFT.

N. H. Asylum, March 31, 1882.

STATISTICAL TABLES.

TABLE I.
General Statistics.

	Men.	Women.	Total.
Patients in hospital April 1, 1881.....	136	166	302
Admitted within the year	58	46	104
Whole number of cases within the year.....	194	212	406
Discharged within the year	53	38	91
Viz., as recovered from first attack.....	13	6	19
“ as recovered from other than first attack.....	8	11	19
“ as much improved.....	5	3	8
“ as improved	11	7	18
“ as unimproved.....	16	11	27
Deaths.....	20	10	30
Patients remaining April 1, 1882.....	121	164	285
Number of different persons within the year.....	192	212	404
“ “ “ admitted.....	56	46	102
“ “ “ recovered.....	15	14	29
Daily average number of patients.....	131.0	159.1	290.1

TABLE II.
Showing Results in all under Treatment during the Year.

	Of those in hospital at beginning of year.			Of those admitted during the year.			Total both classes.	
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.
Discharged, recovered...	8	9	17	13	8	21	21	17
Discharged, improved...	13	9	22	3	1	4	16	10
Discharged, unimproved	13	9	22	3	2	5	16	11
Died.....	9	8	17	11	2	13	20	10
Remaining, improved....	9	13	22	21	12	33	30	25
Remaining, unimproved	84	118	202	7	21	28	91	139

TABLE III.

Admissions and Discharges from the beginning of the Hospital.

	Men.	Women.	Total.
Admitted.....	2,221	2,119	4,340
Discharged.....	2,100	1,955	4,055
Discharged, recovered.....	831	814	1,645
Discharged, improved.....	506	517	1,023
Discharged, unimproved.....	397	327	724
Died.....	366	297	663

TABLE IV.

Showing the Number and Character of the Recovery in those recovered in the Year.

	Cases in which re-currency is not established.			Cases in which re-currency is established.			Total both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
From first attack.....	13	6	19	.....	.....	.....	13	6	19
From second attack.....	1	4	5	1	1	2	2	5	7
From third attack.....	.....	.....	.....	1	1	2	1	1	2
From fourth attack.....	.....	.....	.....	1	2	3	1	2	3
From fifth attack.....	.....	.....	.....	1	1	2	1	1	2
From sixth attack.....	.....	.....	.....	3	.....	3	3	.....	3
From thirteenth attack....	.....	.....	.....	.....	1	1	.....	1	1
From fourteenth attack....	.....	.....	.....	.....	1	1	.....	1	1
	14	10	24	7	7	14	21	17	38

TABLE V.

Duration of Insanity before Admission in those recovered in the Year.

	Men.	Women.	Total.
Less than 1 month.....	8	9	17
From 1 to 3 months.....	5	5	10
From 3 to 6 months.....	2	1	3
From 6 to 12 months.....	2	2	4
More than 1 year.....	4	.....	4
	21	17	38

TABLE VI.

Showing Number of Admission to this Hospital of those admitted in the Year.

	Men.	Women.	Total.
Admitted the first time.....	48	37	85
Admitted the second time.....	5	6	11
Admitted the third time.....	1	1	2
Admitted the fourth time.....	1	1	2
Admitted the fifth time.....	4		4
Admitted the fourteenth time.....		1	1
	58	46	104

TABLE VII.

The Number of the Attack in those admitted in the Year.

	Men.	Women.	Total.
First.....	45	28	73
Second.....	4	5	9
Third.....	4	4	8
Fourth.....	1	1	2
Fifth.....	1		1
Sixth.....	2		2
Fourteenth.....		1	1
Unknown.....		6	6
Not insane.....	1	1	2
	58	46	104

TABLE VIII.

Duration of Insanity before Admission in those admitted in the Year.

	Men.	Women.	Total.
Less than 1 month.....	10	4	14
From 1 to 3 months.....	12	10	22
From 3 to 6 months.....	7	7	14
From 6 to 9 months.....	7	6	13
From 9 to 12 months.....	1	1	2
From 12 to 18 months.....	4	4	8
From 18 months to 2 years.....		1	1
From 2 to 3 years.....	3	1	4
From 3 to 4 years.....	3		3
From 4 to 5 years.....	3	1	4
From 5 to 10 years.....	4	5	9
From 10 to 15 years.....		1	1
From 15 to 20 years.....	1	2	3
From 20 to 30 years.....	1		1
From 30 to 40 years.....	1	1	2
Over 40 years.....		1	1
Not insane.....	1	1	2
	58	46	104

TABLE IX.

The Form of Disease in Patients admitted in the Year.

	Men.	Women.	Total.
Acute mania.....	19	10	29
Chronic mania.....	4	7	11
Acute melancholia.....	7	5	12
Chronic melancholia.....	1	4	5
Acute dementia.....	1	2	3
Chronic dementia.....	3	2	5
Recurrent mania.....	5	3	8
Chronic insanity.....	1	8	9
Paresis.....	4	1	5
Epilepsy.....	3	.....	3
Imbecility.....	2	.....	2
Senile mania.....	1	.....	1
Alcoholism.....	5	.....	5
Pyromania.....	1	.....	1
Hysterical mania.....	.....	3	3
Not insane.....	1	1	2
	58	46	104

TABLE X.

Complications in those admitted in the Year.

	Men.	Women.	Total.
Hereditary predisposition.....	22	18	40
Suicidal.....	11	6	17
Homicidal.....	6	3	9
Otorrhœa.....	1	1	2
Deafness.....	.....	2	2
Heart disease.....	2	.....	2
Chorea.....	1	.....	1
Chronic cystitis.....	.....	1	1
Dyspepsia.....	.....	1	1
Hemorrhagia, from miscarriage.....	.....	1	1
Phthisis.....	1	.....	1
Rheumatism.....	1	.....	1
	45	33	78

TABLE XI.

Showing Number with Suicidal Propensity under Treatment during the Year.

	Men.	Women.	Total.
Of those in hospital at beginning of year.....	12	10	22
Of those admitted during the year.....	11	6	17
	23	16	39

TABLE XII.

Ages of those admitted in the Year.

	When admitted.			When attacked.		
	Men.	Women.	Total.	Men.	Women.	Total.
Under 15 years.....				6	2	8
15 to 20 years.....	6	1	7	4	2	6
20 to 25 years.....	8	3	11	10	5	15
25 to 30 years.....	8	8	16	7	10	17
30 to 35 years.....	5	5	10	1	4	5
35 to 40 years.....	3	6	9	5	5	10
40 to 45 years.....	6	3	9	4	2	6
45 to 50 years.....		4	4	2	3	5
50 to 60 years.....	13	7	20	12	7	19
60 to 70 years.....	8	5	13	6	5	11
70 to 80 years.....	1	4	5	1	1	2
	58	46	104	58	46	104

TABLE XIII.

Civil condition of those admitted in the Year.

	Men.	Women.	Total.
Single.....	26	15	41
Married.....	27	22	49
Widows.....		7	7
Widowers.....	4		4
Divorced.....	1	2	3
	58	46	104

TABLE XIV.

Occupation of those admitted in the Year.

	Men.	Women.	Total.
Farmers.....	19		19
Household employments.....		33	33
Laborers.....	7		7
Operatives.....	2	5	7
Teamsters.....	3		3
Traders.....	2		2
Teachers.....	1	1	2
Shoemakers.....	2		2
Hostler.....	1		1
Molder.....	1		1
Brick mason.....	1		1
Saloon keeper.....	1		1
Hotel keeper.....	1		1
Carpenter.....	1		1
Clerk.....	1		1
Mechanic.....	1		1
Last maker.....	1		1
Road master.....	1		1
Calico printer.....	1		1
Wood chopper.....	1		1
Stone mason.....	1		1
Seamstress.....		1	1
Tailoress.....		1	1
Dress maker.....		1	1
No occupation.....	9	4	13
	58	46	104

TABLE XV.

Nativity of those admitted in the Year.

	Men.	Women.	Total.
New Hampshire.....	38	30	68
Massachusetts.....	4	5	9
Vermont.....	4	2	6
Maine.....	4	1	5
Connecticut.....	3		3
Kentucky.....		1	1
Virginia.....	1		1
Ireland.....	1	4	5
England.....	2	1	3
Canada.....	1	1	2
Germany.....		1	1
	58	46	104

TABLE XVI.

Residence of those admitted in the Year.

	Men.	Women.	Total.
Merrimack county, N. H.....	12	8	20
Hillsborough county, N. H.....	8	7	15
Grafton county, N. H.....	10	5	15
Rockingham county, N. H.....	5	8	13
Strafford county, N. H.....	7	3	10
Belknap county, N. H.....	5	4	9
Cheshire county, N. H.....	6	3	9
Carroll county, N. H.....	3	1	4
Sullivan county, N. H.....		2	2
Maine.....		1	1
Vermont.....		1	1
Massachusetts.....		2	2
Connecticut.....	2		2
Canada.....		1	1
	58	46	104

TABLE XVII.

By what Authority committed.

	Men.	Women.	Total.
By self or friends.....	45	35	80
By town authority.....	8	5	13
By county commissioners.....	1	5	6
By court.....	3	1	4
By governor and council.....	1		1
	58	46	104

TABLE XVIII.

By whom supported.

	Men.	Women.	Total.
By self or friends.....	43	37	80
By town or city.....	9	4	13
By county.....	5	5	10
By state.....	1		1
	58	46	104

TABLE XIX.
Deaths in the Year, and the Causes.

	Men.	Women.	Total.
Acute mania.....	1	.....	1
Chronic mania.....	1	4	5
Chronic mania with Phthisis.....	3	.....	3
Senile mania.....	1	.....	1
Acute melancholia.....	2	.....	2
Dementia, with Phthisis.....	1	.....	1
Dementia, with organic diseases of liver.....	.....	1	1
Structural disease of brain.....	2	1	3
Structural disease of brain and cord.....	.....	1	1
Paresis.....	3	.....	3
Epilepsy.....	2	2	4
Heart disease.....	3	.....	3
Marasmus.....	1	.....	1
Suicide by suspension.....	.....	1	1
	20	10	30

TABLE XX.
Ages at the time of Death.

	Men.	Women.	Total.
Between 20 and 30.....	3	1	4
Between 30 and 40.....	4	.....	4
Between 40 and 50.....	4	2	6
Between 50 and 60.....	4	3	7
Between 60 and 70.....	2	3	5
Between 70 and 80.....	1	1	2
Over 80.....	2	.....	2
	20	10	30

TABLE XXI.
Ages of those remaining in Hospital at the end of Year.

	Men.	Women.	Total.
Under 15.....	.....	1	1
15 to 20.....	5	2	7
20 to 30.....	22	21	43
30 to 40.....	32	32	64
40 to 50.....	18	33	51
50 to 60.....	24	33	57
60 to 70.....	10	20	30
70 to 80.....	9	19	28
Over 80.....	1	3	4
	121	164	285

TABLE XXII.

Duration of disease in those remaining.

	Men.	Women.	Total.
Under 3 months.....	1	2	3
From 3 to 6 months.....	4	2	6
From 6 to 12 months.....	8	9	17
From 12 to 18 months.....	6	4	10
From 18 to 24 months.....	2	8	10
From 2 to 3 years.....	6	9	15
From 3 to 5 years.....	15	12	27
From 5 to 10 years.....	26	37	63
From 10 to 15 years.....	15	20	35
From 15 to 20 years.....	13	19	32
From 20 to 25 years.....	4	9	13
From 25 to 30 years.....	6	14	20
From 30 to 40 years.....	9	9	18
Over 40.....	5	5	10
Unknown.....	.....	5	5
Not insane.....	1	.....	1
	121	164	285

TABLE XXIII.

Remaining at the end of the Year.—Prospect.

	Men.	Women.	Total.
Curable (apparently).....	20	29	49
Incurable (apparently).....	100	135	235
Not insane.....	1	.....	1
	121	164	285

TABLE XXIV.

Statistics of Admissions, Discharges, and Deaths, from the opening of the Asylum.

Year.	Admitted.	Discharged and died.	Recovered.	Partly recovered.	Unimproved.	Died.	Whole number.	Now in asylum.
1843	76	29	12	10	6	1	76	47
1844	104	81	37	20	19	5	151	70
1845	88	82	37	17	22	6	158	76
1846	98	76	26	23	16	11	174	98
1847	89	87	38	17	23	9	187	100
1848	92	83	29	20	26	8	192	109
1849	81	76	36	15	11	14	190	114
1850	103	90	45	18	20	7	217	127
1851	88	98	45	25	16	12	215	117
1852	107	106	66	13	16	11	224	118
1853	132	107	65	25	11	8	250	143
1854	141	123	63	24	22	14	284	161
1855	95	91	50	20	9	12	246	155
1856	85	96	66	13	7	10	250	154
1857	97	81	47	15	7	12	251	170
1858	76	77	34	20	5	18	246	169
1859	98	85	31	22	18	14	267	182
1860	85	83	38	16	12	17	267	184
1861	106	94	34	34	10	16	290	196
1862	86	94	42	32	7	13	282	188
1863	101	85	30	32	17	16	289	204
1864	105	92	36	16	17	23	309	217
1865	107	102	42	23	14	22	324	223
1866	104	91	26	28	16	21	327	236
1867	117	107	39	24	27	17	353	246
1868	118	129	51	39	18	21	364	235
1869	95	93	42	20	9	22	330	237
1870	130	114	37	34	20	23	367	253
1871	135	163	65	37	29	32	388	225
1872	152	123	55	31	16	21	377	254
1873	194	172	61	51	27	33	448	276
1874	140	137	42	44	27	22	416	281
1875	120	140	53	37	30	20	401	261
1876	140	122	35	34	27	26	401	279
1877	119	118	36	38	27	17	398	280
1878	114	118	35	36	30	17	394	276
1879	73	81	27	23	8	23	349	268
1880	111	94	28	27	22	17	379	285
1881	134	117	33	39	23	22	419	302
1882	104	121	38	26	27	30	406	285

SIXTEENTH ANNUAL

REPORT OF THE FINANCIAL AGENT.

To the Trustees of the New Hampshire Asylum for the Insane:

The Financial Agent respectfully presents this the annual report of his receipts and expenditures during the asylum financial year ending March 31, 1882, and of the amounts and investments of the several funds in his custody:

RECEIPTS.

Cash on hand April 1, 1881,	\$153.13
received for 300 shares Philadelphia, Wil-	
mington, & Baltimore Rail-	
road stock,	23,355.00
four United States bonds,	3,500.00
three Concord bonds,	2,000.00
three Hartford bonds,	3,000.00
Interest and dividends from	
April 1, 1881, to April 1, 1882,	14,111.56
	<hr/>
	\$46,119.69

EXPENDITURES.

Cash paid J. P. Bancroft, treasurer, appropria-	
tions to indigent patients,	\$11,000.00
for insurance,	1,255.00
on account of new building,	2,000.00
for five Eastern Railroad bonds,	5,607.13

Cash paid for three Chicago, Burlington & Quincy Railroad bonds,	\$3,145.00
56 shares Chicago, Rock Island & Pacific Railroad Company, . . .	8,106.00
100 shares Pittsburgh, Fort Wayne & Chicago Railroad stock, . . .	13,912.50
salary of financial agent, annuity of Sarah J. Wilson, for rent of safe, taxes of Western land, etc., . . .	979.97
Cash carried to new account,	114.09
	<hr/>
	\$46,119.69

The following statement presents the amounts of the several permanent funds, at their par value, on the first day of April, 1882, and the manner of their investment :

ADAMS FUND.

(Gift of Isaac Adams, of Sandwich.)

10 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	\$1,000.00
2 United States bonds,	600.00
	<hr/>
	\$1,600.00

BURROUGHS FUND.

(Legacy of Rev. Charles Burroughs, D. D., of Portsmouth.)

1 St. Louis County bond,	\$1,000.00
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CHANDLER FUND.

(Legacy of Abiel Chandler of Walpole.)

25 shares of Portland, Saco & Portsmouth Railroad stock,	\$2,500.00
37 shares of Boston & Maine Railroad stock, . . .	3,700.00
100 shares Chicago, Rock Island & Pacific Railroad stock,	10,000.00
10 shares Michigan Central Railroad stock, . . .	1,000.00
10 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	1,000.00

2	Chicago Water Loan bonds,	. . . . .	\$2,000.00
1	Cleveland bond,	. . . . .	1,000.00
4	Concord bonds,	. . . . .	3,500.00
2	Michigan Central Railroad bonds,	. . . . .	2,000.00
1	New Hampshire registered bond,	. . . . .	200.00
2	Chicago, Burlington & Quincy Railroad bonds,		2,000.00
<hr/>			
			\$28,900.00

CONANT FUND.

(Gift of John Conant, of Jaffrey.)

1	New Hampshire registered bond,	. . . . .	\$4,000.00
1	Boston & Albany Railroad bond,	. . . . .	1,000.00
3	shares Boston & Maine Railroad stock,	. . . . .	300.00
2	shares Boston & Providence Railroad stock,	. . . . .	200.00
1	share Boston Exchange Company stock,	. . . . .	500.00
<hr/>			
			\$6,000.00

FISK FUND.

(Legacy of Catherine Fisk, of Keene.)

This fund is held in trust by the state of New
Hampshire, and amounted, June 1, 1881, to . \$18,595.75

KENT FUND.

(Legacy of Moody Kent, of Pittsfield.)

19	Maine bonds,	. . . . .	\$12,000.00
5	Eastern Railroad bonds,	. . . . .	5,000.00
13	Michigan Central Railroad bonds,	. . . . .	13,000.00
8	Chicago River Improvement bonds,	. . . . .	8,000.00
9	Burlington & Missouri River Railroad bonds,		9,000.00
19	Chicago, Burlington & Quincy Railroad bonds,	. . . . .	19,000.00
7	Cleveland bonds,	. . . . .	7,000.00
17	Concord bonds,	. . . . .	17,000.00
3	Cambridge bonds,	. . . . .	3,000.00
3	United States bonds,	. . . . .	1,200.00

7 Philadelphia, Wilmington, & Baltimore Railroad bonds,	\$7,000.00
10 Boston & Lowell Railroad bonds,	10,000.00
5 St. Louis bonds,	5,000.00
50 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	5,000.00
32 shares Northern Railroad stock,	3,200.00
100 shares Michigan Central Railroad stock, .	10,000.00
2 shares Boston & Providence Railroad stock, .	200.00
50 shares Fitchburg National Bank stock, . .	5,000.00
40 shares State National Bank stock, . . .	4,000.00
14 shares Railroad National Bank stock, . .	1,400.00
10 shares Boston Exchange Company stock, .	5,000.00
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	\$150,000.00

KIMBALL FUND.

(Legacy of Jacob Kimball, of Hampstead.)

The Kimball Fund is held in trust by the State of New Hampshire, and the interest is annually paid to the Asylum,

\$6,753.49

RICE FUND.

(Legacy of Arabella Rice, of Portsmouth.)

10 Manchester bonds,	\$10,000.00
1 United States registered bond,	5,000.00
5 St. Louis (gold) bonds,	5,000.00
	<hr/>
	\$20,000.00

RUMFORD FUND.

(Legacy of the Countess of Rumford, of Concord.)

5 Philadelphia, Wilmington, & Baltimore Railroad bonds,	\$5,000.00
5 Burlington & Missouri River Railroad bonds, .	5,000.00
30 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	3,000.00
20 shares Boston & Providence Railroad stock, .	2,000.00
	<hr/>
	\$15,000.00

SHERMAN FUND.

(Legacy of Mrs. Fanny S. Sherman, of Exeter.)

3 St. Louis bonds,	\$3,000.00
1 Boston & Lowell Railroad bond,	1,000.00
1 St. Louis County bond,	1,000.00
	<hr/>
	\$5,000.00

SPALDING FUND.

(Legacy of Isaac Spalding, of Nashua.)

10 Cleveland bonds,	\$10,000.00
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The following is a summary of the names and amounts of the several permanent funds of the institution, viz.,—

Adams fund,	\$1,600.00
Burroughs fund,	1,000.00
Chandler fund,	28,900.00
Conant fund,	6,000.00
Fisk fund,	18,595.75
Kent fund,	150,000.00
Kimball fund,	6,753.49
Rice fund,	20,000.00
Rumford fund,	15,000.00
Sherman fund,	5,000.00
Spalding fund,	10,000.00
	<hr/>
	\$262,849.24

The insurance upon the asylum buildings amounts to eighty-nine thousand and one hundred dollars, and is distributed as follows, viz.,—

On main buildings and chapel,	\$50,000.00
Kent building,	10,000.00
addition to Peaslee building,	6,000.00
furniture,	5,400.00
coal-house and coal,	2,500.00
barns and contents,	5,200.00
boiler-house, engine, etc.,	5,000.00

On laundry,	\$3,000.00
horses and carriages,	1,000.00
granary and contents,	1,000.00
	<hr/>
	\$89,100.00

Respectfully submitted,

J. B. WALKER, *Financial Agent.*

Concord, April 1, 1882.

AUDITOR'S REPORT

FOR THE FINANCIAL YEAR OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE, ENDING MARCH 31, 1882.

Agreeably to section 8 of the by-laws of the New Hampshire Asylum for the Insane, the Auditor reports that, on the 6th day of April, 1882, he thoroughly examined the accounts of the Financial Agent of said Asylum, and finds that they contain a neat, plain, and full statement of all his receipts and disbursements, and that all disbursements or expenditures by him made during said year are fully and properly vouched.

That, on the 7th day of April, 1882, the Auditor, with the Financial Agent, visited the vaults of the Boston Safe Deposit and Trust Company, in the city of Boston, and thoroughly and carefully examined each and every certificate of stock and every bond belonging to the Asylum, there deposited, and found certificates of stock and bonds sufficient, at their par value, to make up, in full, the amount of the permanent funds, as reported by the Financial Agent, except the Fisk and Kimball funds, which, by the terms of the bequests, are held in trust by the State of New Hampshire—the interest of said two funds being paid to the Asylum by the state.

From the best information the Auditor could obtain, the stocks and bonds of the several funds deposited in said company's vaults appear to be good, and, if sold at the present time, would command a premium of some eight or ten thousand dollars. The Auditor made some examination and inquiry as to the safety of the vaults in which said stocks and

bonds are deposited, and reports that they appear to be secure against fires and burglars.

It appears from the Financial Agent's report, that during the financial year ending March 31, 1882, he has (with the approval of the finance committee) sold 300 shares of the Philadelphia, Wilmington, & Baltimore Railroad stock for \$23,355.00, the par value of which was \$15,000.00; that 4 United States bonds, par value \$3,500.00; 3 Concord bonds, par value \$2,000.00; and 3 Hartford bonds, par value \$3,000.00, became due, and were paid to the Financial Agent, and are accounted for in his report. Said Agent has purchased five Eastern Railroad bonds for \$5,607.13; three Chicago, Burlington & Quincy Railroad bonds for \$3,145.00; 56 shares Chicago, Rock Island & Pacific Railroad Company's stock for \$8,106.00; and 100 shares Pittsburgh, Fort Wayne & Chicago Railroad stock for \$13,912.50, to take the place of the stock sold, and bonds paid up. The Auditor understands that there are bonds held by the Asylum which will become due the ensuing year, the funds of which it will be necessary to re-invest.

J. BURROWS, *Auditor.*

FORTIETH ANNUAL REPORT OF THE TREASURER.

To the Trustees of the New Hampshire Asylum for the Insane:

The Treasurer respectfully presents the following statement of the receipts and expenditures for the year ending March 31, 1882 :

RECEIPTS.

Cash on hand, April 1, 1881,	\$1,697.73
received for board of private patients, . . .	48,380.92
for board of county patients,	7,291.14
for board of town patients,	8,313.61
of state treasurer for criminal insane, . . .	2,588.07
of state treasurer for indigent insane, . . .	6,000.00
of state treasurer for asylum library, . . .	100.00
of J. B. Walker, financial agent,.	11,000.00
for stock and all other articles sold, . . .	2,712.71
	\$88,084.18

Payments have been made as follows, viz.,—

For meats,	\$7,615.70
flour,	2,381.65
butter and cheese,	3,810.69
sugar and molasses,	2,749.43
fish,	898.88
coffee and tea,	736.43
potatoes, other vegetables, and fruits, . .	2,510.34
all other table supplies,	1,609.90
furniture, beds, bedding, and furnishing goods,	5,357.94

For articles furnished to patients and charged,	\$4,317.03
heating and lighting,	11,554.89
medical and surgical supplies,	889.20
services,	20,460.57
ordinary repairs of buildings,	7,147.09
improvements, buildings, and premises,	6,456.60
provender,	1,523.61
farming department, including working ani- mals, cows, farming carriages, and tools, and farm labor and improvements,	5,628.20
increase of library, stationery, and printing,	379.57
postage, express, and telegraph,	463.33
travelling expenses of trustees,	330.05
public exercises, including Sunday services, lectures, music, and all public means to occupy the leisure of patients,	593.35
miscellaneous expenses not classified,	374.45
	<hr/>
Total of payments,	\$87,788.90
Balance of cash carried to new account,	295.28
	<hr/>
	\$88,084.18

J. P. BANCROFT, *Treasurer.*

N. H. Asylum for the Insane, April 1, 1882.

The auditor closed his examination of the treasurer's accounts on the morning of April 19, 1882, having had three sittings, and reports that he carefully examined both the debit and credit side thereof, and finds the same neat, plain, and accurately kept; that the vouchers of expenditures are 1,090; that he did not find a discrepancy of a single cent between the vouchers and the entry thereof on the books; that each and every item charged is properly and fully vouched; that on the debit side there appear to be more than 1,500 items of moneys received by the treasurer and charged to himself; that so far as the auditor had time to trace out said items, they are accurate, and agree with the receipts given by him therefor.

J. BURROWS, *Auditor.*

APPENDIX.

APPENDIX.

DIRECTIONS CONCERNING ADMISSION.

Those wishing the admission of a person to the asylum should make application to the superintendent previously to bringing the patient, unless the urgency of the case precludes it.

On application, full information as to terms, conditions, etc., and the necessary papers, will be furnished.

With the application, a brief statement of the case should be given.

Some person should accompany the patient who can give a correct history of the case, if possible.

On no account should deception be practised. The necessity of the step and the arrangements having first been settled, the patient should be honestly informed of what is to take place.

When possible, it is better that patients should arrive in day trains.

Patients should not bring valuable property, when committed, and the asylum cannot become responsible for its keeping. Such articles should be left at home unless the patient is fully responsible for its care.

The parties committing a patient, whether private individuals or town officers, are required to give a bond for the payment of expenses in the annexed form signed by two responsible persons. The certificates of physicians should be filled and signed in all cases except those committed by courts, and be written in the annexed form.

FORM OF BOND.

In consideration of the admission of _____, of the town of _____, in the county of _____ and state of _____, as a boarder at the New Hampshire Asylum for the Insane, in the city of Concord, we, _____, of the town of _____, in the county of _____ and state of _____, and _____ of the town of _____, in the county of _____ and state of _____, jointly and severally promise and agree to and with the said New Hampshire Asylum for the Insane, to pay to its treasurer dollars and _____ cents per week, or such other rate as may from time to time be established by said asylum therefor, while

he shall remain at said asylum; together with such extra charge as may be occasioned by _____ requiring more than the ordinary care and attention; to pay any reasonable charge for actual damage done by _____ to buildings or furnishings; to assist in returning _____ to said asylum, in case of elopement; to remove _____ from said asylum, when required to do so by the superintendent; to pay funeral charges in case of death; and not to hold said asylum responsible for any money, jewelry, watches, or other valuables in _____ possession on admission or given to _____ afterwards.

Payments to be made quarterly, and interest on all sums not paid at the the end of each quarter.

Witness our hands, this _____ day of _____, 188 .

Attest : _____ *Principal.* [L. S.]
 _____ *Surety.* [L. S.]

NOTE. Those committing patients are requested to notice the condition in regard to money, jewelry, &c., &c.

FORM OF PETITION.

[To be filled and signed by those desiring aid from the state appropriation, to be sent to the superintendent.]

To His Excellency the Governor of the State of New Hampshire :

Respectfully represents that _____, an insane person, resident of _____ in this state, is without sufficient prop-

erty or relatives, and legally liable for support at the New Hampshire Asylum for the Insane. Wherefore, the undersigned prays that the said be aided by any funds appropriated by the state for the indigent insane.

Dated at , , 188 .

We, the undersigned, selectmen of , hereby certify that the representations in the above petition are in our belief true, and that said is an indigent insane person.

N. B. Please write whether the insane person has any property, and, if so, what amount, and any other facts you may think proper, in relation to the ability of the insane person's near relatives.

NOTE. The amount received by the applicant, it will be understood, is regulated entirely by the number who may apply for aid, and the comparative need of assistance.

N. B. Admission will be refused unless the requirements of the law are strictly complied with. See extract from the Laws at foot of this blank.

FORM OF CERTIFICATE OF INSANITY

REQUIRED FOR ADMISSION OF PATIENTS.

After due inquiry and personal examination of of , made within one week prior to date, we certify that is insane, and a fit subject for treatment at the New Hampshire Asylum for the Insane.

_____ M. D.

_____ M. D.

_____ 188 .

Having personal acquaintance with the signers of the above certificate, I certify that the signatures are genuine, and the signers reputable physicians.

188 .

EXTRACT FROM THE LAWS OF NEW HAMPSHIRE.

SEC. 18. No person shall be committed to the asylum for the insane except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal; and such certificate shall be accompanied by a certificate from a judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the genuineness of the signatures and the respectability of the signers.

PRODUCTS OF THE FARM AND GARDEN, AND MARKET VALUES.

Onions,	125 bush., at \$1.50	\$187.50
Peas,	64 " \$1.50	96.00
Shell beans,	22 " \$1.25	27.50
Carrots,	187 " 40 cts	74.80
Beets for table,	100 " 40 cts	40.00
Beets for cattle,	1,400 " \$5 p'r ton	210.00
Parsnips,	40 " 40 cts	30.00
Radishes,	20 " 60 cts	12.00
Tomatoes,	110 " \$1.00	110.00
Cucumbers,	68 " \$1.00	68.00
Celery,	3,000 heads, at 5 cts	150.00
Sweet corn,	187 bush., at 90 cts	168.30
String beans,	37 " 60 cts	22.20
Asparagus,	200 bun., at 35 cts	70.00
Squash,	7 tons, at \$20.00	140.00
Potatoes,	1,125 bush., at \$1.00	1,125.00
Field corn,	250 " 90 cts	225.00
Oats,	148 " 60 cts	88.80
Hay,	100 tons, at \$20.00	2,000.00
Corn fodder,	20 " \$6.00	120.00
Oat straw,	14 " \$12.00	168.00
Pigs sold,	40, at \$3.00 each	120.00
Calves sold,	20, at \$3.00 each	60.00
Pork sold,	2,000 lbs., at 8 cts	160.00
Pork for use,	3,000 "	240.00
Milk produced,	73,000 qts., at 4 cts	2,920.00
Total,		<hr/> \$8,633.10

L A W S

RELATING TO THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

SECTION

1. Corporate name of the asylum.
2. Trustees, how appointed.
3. Tenure of office of the trustees.
4. Trustees to manage the affairs of the asylum.
5. To appoint officers, etc.
6. Trustees not to receive compensation.
7. To make regulations.
8. May hold property in trust; no land taken for public use except by authority of the legislature.
9. Shall make report annually.
10. Board of visitors and their duties.
11. Secretary to cause report to be printed and distributed.
12. Persons dangerous to be at large may be committed to the asylum.
13. Insane persons confined in jail may be committed.
14. Insane paupers, how committed by town.
15. Insane county paupers may be committed by supreme court.

SECTION

16. Support of insane committed by court.
17. Parents, guardians, etc., may commit; Concord not to be liable.
18. Certificate of two physicians required to commit.
19. When county shall support insane person.
20. Means of support failing, county liable after notice.
21. County may recover expense paid.
22. How discharged from asylum.
23. Trustees to visit asylum and hear statements of patients.
24. Superintendent to furnish stationery, and transmit letters to trustees.
25. Inquest on patients suddenly deceased.
26. Property of asylum exempt from taxation.
27. Governor may remove insane convicts from state prison to asylum.
28. Annual appropriation for indigent insane and for library.

SEC. 1. The asylum for the insane at Concord is a corporation under the name of the New Hampshire Asylum for the Insane.

SEC. 2. The government of the asylum is vested in twelve trustees, appointed and commissioned by the governor, with advice of the council; and all vacancies shall be filled in the same manner.

SEC. 3. The trustees are classified and commissioned in such manner that the offices of three trustees become vacant annually.

SEC. 4. The trustees shall take charge of the property and

the concerns of the asylum ; shall see that its affairs are conducted properly ; may enter into and bind the asylum by such contracts relative to the support of patients and the affairs of the asylum as they may deem advantageous ; and may receive, appropriate, control, convey, or invest any property given to or owned by the asylum in such manner as they may think expedient.

SEC. 5. The trustees shall appoint a secretary, who shall keep a full and fair record of their proceedings ; a treasurer, who shall give bond for the faithful discharge of his duty ; and such physicians, officers, and assistants, with such salaries and allowances, as may from time to time be found necessary.

SEC. 6. No trustee shall receive any compensation for his services as trustee, but expenses necessarily incurred by him shall be paid by the asylum.

SEC. 7. The trustees may make such regulations for their own government, for the management of the asylum and all persons connected therewith, and for the admission and care of patients, and the same from time to time alter, as convenience may require.

SEC. 8. The trustees may take and hold in trust for the asylum any grant or devise of real estate, or any donation or bequest of personal property, and may apply the same, unless otherwise restricted, to lessen the expenses of the indigent insane. No land connected with the asylum shall be taken for a highway or other public use, except by the express authority of the legislature, for that purpose first had and obtained.

SEC. 9. The trustees shall make to the governor and council, annually, a report covering that of the superintendent to them, of the receipts and expenditures of the asylum, the number of patients admitted and discharged during each year, and all other matters connected with the general interests of the asylum, which shall be furnished to the secretary of state on or before the twentieth day of April.

SEC. 10. The governor and council, president of the senate, and speaker of the house shall constitute a board of visitors of the asylum ; shall visit and inspect the same when necessary ; examine into the condition of the patients, and the regulations and general management of the asylum ; see that the design

thereof is carried into full effect ; and make to the legislature, biennially, a report, which shall be furnished to the secretary of state on or before the twentieth day of April next before the June session.

SEC. 11. The secretary shall cause fifteen hundred copies of the reports of the superintendent, trustees, and board of visitors of the asylum to be printed and distributed,—one copy each to the governor, members of the council, senate, and house, and their officers ; one copy to the clerk of each town ; and the remaining copies to be placed in the hands of the board of visitors, for distribution, as they shall order and direct.

SEC. 12. If any insane person is in such condition as to render it dangerous that he should be at large, the judge of probate, upon petition by any person, and such notice to the selectmen of the town in which such insane person is, or to his guardian, or any other person, as he may order,—which petition may be filed, notice issued, and a hearing had in vacation or otherwise,—may commit such insane person to the asylum.

SEC. 13. If any insane person is confined in any jail, the supreme court may order him to be committed to the asylum, if they think it expedient.

SEC. 14. Any insane pauper, supported by any town, may be committed to the asylum by order of the overseers of the poor, and there supported at the expense of such town ; and such expense may be recovered by such town of the county, town, or person chargeable with the support of such pauper, in the same manner as if he had been supported in and by the town.

SEC. 15. If the overseers neglect to make such order in relation to any insane county pauper, the supreme court, or any two judges thereof in vacation, may order such pauper to be committed to the asylum, and there supported at the expense of the county.

SEC. 16. Any insane person committed to the asylum by order of the supreme court, such person having been charged with an offence, the punishment whereof, as prescribed by law, is death or confinement in the state prison, shall, during his

confinement in the asylum for the insane, be supported therein at the expense of the state. Any insane person committed to the asylum by any court, except as herein provided, or by any judge of probate, shall be supported by the county from which he was committed.

SEC. 17. The parent, guardian, or friends of any insane person, may cause him to be committed to the asylum, with the consent of the trustees, and there supported on such terms as they may agree ; but the city of Concord shall not, in any case, be liable for the support or maintenance of any person committed to said asylum, except from said city.

SEC. 18. No person shall be committed to the asylum for the insane, except by the order of the court, or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal ; and such certificate shall be accompanied by a certificate from a judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the genuineness of the signatures, and the respectability of the signers.

SEC. 19. Any insane person committed to the asylum by his parent, guardian, or friends, who has no means of support, and no relatives of sufficient ability chargeable therewith, and no settlement in any town in this state, and who is in such condition that his discharge therefrom would be improper or unsafe, shall be supported by the county from which he was committed.

SEC. 20. When the means of support of any inmate of the asylum shall fail or be withdrawn, the superintendent of said asylum shall immediately cause notice in writing of that fact to be given to one of the county commissioners of the county from which such inmate was committed ; and such county shall be liable and holden to pay to said asylum the expense of the support of such inmate from and after the service of such notice, and for ninety days next prior thereto.

SEC. 21. The county paying the expense of the support of any inmate shall be entitled to recover the amount so paid of any town, county, or individual by law liable for the support of such inmate.

SEC. 22. Any person committed to the asylum may be discharged by any three of the trustees, or by any justice of the supreme court, whenever the cause of commitment ceases, or a further residence at the asylum is, in their opinion, not necessary ; but any person so discharged, who was under sentence of imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SEC. 23. Some one of the board of trustees of the asylum shall, without previous notice, visit that institution at least twice every month, and give suitable opportunity to every patient therein, who may desire it, to make to him, in private, any statements such patient may wish to make ; and, whenever in his opinion it may be deemed proper, he shall call to his aid two other members of said board, who shall, with him, make a further examination of such patient, and of the statements by him made. If, in their view, the cause of commitment no longer exists, or a further residence at the asylum is not necessary, it shall be their duty to discharge such patient. Should they deem the treatment of any patient injudicious, they shall order such an immediate change of the same as to them seems proper ; and, in case of failure to secure it, they shall at once summon a meeting of the whole board, whose duty it shall be to take such measures as the exigency of the case demands.

SEC. 24. It shall be the duty of the superintendent to furnish stationery to any patient who may desire it, and transmit any letter such patient may address to the board of trustees, to such member as said board shall have designated to receive such correspondence, and all such letters shall be promptly transmitted without inspection.

SEC. 25. In event of the sudden death of any patient in the asylum, a coroner's inquest shall be held, as provided for by law in other cases.

SEC. 26. The property of the asylum is exempted from taxation.

SEC. 27. The governor, with advice of the council, may remove to the asylum, to be there kept at the expense of the state, any person confined in the state prison who is insane.

SEC. 28. The sum of six thousand dollars is annually appropriated for the maintenance of indigent insane persons belong-

ing to this state at the asylum, for such and so many as the governor may from time to time approve; not less than two thirds of which sum shall be applied annually to the support of private patients, exclusive of paupers maintained at public charge; and the sum of one hundred dollars is annually appropriated toward the support and increase of the library for the insane.—*General Laws of New Hampshire, pages 60-63.*

The following persons are also exempted from military duty :—

• • • • •
the attendants upon the insane, employed in the asylum for the insane ;

• • • • •
the officers and keepers of the asylum for the insane.—*General Laws of New Hampshire, page 229, section 4.*

BY-LAWS

OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE, ADOPTED
BY THE TRUSTEES AT A MEETING OF THEIR BOARD,
HOLDEN OCTOBER 31, 1878.

SEC. 1. The annual meeting of the board of trustees shall be holden at the asylum, in Concord, on the Wednesday next preceding the twentieth day of April of each year.

SEC. 2. The trustees shall, at the annual meeting, elect by ballot a president, secretary, and treasurer, who shall hold their respective offices one year, and until others are chosen in their stead. At times, when either of said offices is vacant, it may be filled at a special meeting of the trustees duly called for that purpose.

SEC. 3. Notice of the annual meeting shall be given by the secretary to each trustee, either verbally or by mail, at least fourteen days previous to the day of meeting; and any meeting may be continued, by adjournment from time to time, until the business thereof shall be completed. In case of omission to notify the annual meeting, the same shall not be lost, but shall be considered as adjourned for the transaction of business, until the required notice thereof shall be given, which the secretary shall forthwith proceed to give.

SEC. 4. The president, or any four of the trustees, may call a special meeting of the trustees, whenever, in the opinion of either, it may be deemed expedient so to do; and the same notice shall be given of a special as of the annual meeting, which notice shall state specifically the business to be brought before such meeting. In case of a vacancy in the office of secretary, the president shall notify the annual meeting.

SEC. 5. A quorum of seven members shall be necessary for the transaction of any business by the board of trustees; but any less number, at a meeting duly called, may adjourn, from time to time, until a quorum be obtained.

SEC. 6. Two of the trustees shall visit the asylum each month; and notices of the months by him selected, or to him assigned, shall be sent to each member by the superintendent before the first days of such months.

SEC. 7. No trustee shall receive any compensation for his services as trustee; but expenses necessarily incurred in rendering the same shall be paid by the asylum.

SEC. 8. The trustees shall, at each annual meeting, appoint from their number an auditor, whose duty it shall be to examine the books, and audit the accounts of the treasurer and of the financial agent for the ensuing year, and make a written report to the board.

SEC. 9. The treasurer shall give a bond, acceptable to the trustees, in the penal sum of fifteen thousand dollars, for the faithful performance of his duties, for and during such time as he shall continue to hold the office of treasurer, which bond shall be deposited with the president of the board.

SEC. 10. The treasurer shall receive, hold, and disburse all moneys coming to the asylum, except the permanent funds, and the income thereof. He shall make an exhibit of the state of his books, and of the property in his custody, when called for by the trustees. He shall make up his accounts to the thirty-first day of March inclusive in each year, which accounts, with his report thereon, shall be laid before the trustees at their annual meeting. His books shall at all times be open to the examination of the trustees.

SEC. 11. The treasurer shall pay all bills approved by the superintendent, and, in addition thereto, such orders as the superintendent may draw on him for the ordinary expenditures of the asylum, when said offices are held by different individuals.

SEC. 12. The treasurer shall receive such compensation for his services as the trustees may from time to time determine.

SEC. 13. The secretary shall attend all meetings of the board of trustees, and keep a record of their proceedings. He shall

also prepare, or cause to be prepared, all documents, statements, and notices which may be ordered by the board, or by the president thereof.

SEC. 14. The secretary shall receive such compensation for his services as the trustees may from time to time determine.

SEC. 15. The board of trustees shall appoint a superintendent, who shall be a physician, and shall reside at the asylum. He shall have the entire control of the treatment and management of the patients; the power to appoint and discharge all persons employed in their care; and shall exercise a general supervision and direction of every department of the institution.

SEC. 16. The superintendent shall make a written report to the trustees, at their annual meeting, of the condition of the asylum, and embracing such other topics as may have been suggested by the progress of the institution and the experiences of the year.

SEC. 17. The superintendent shall receive for his services, in addition to furnished apartments, board, lights, and fuel, for himself and family, such a salary as the trustees may from time to time determine.

SEC. 18. The superintendent shall furnish, to the acceptance of the trustees, a bond for the faithful performance of his duties, in the penal sum of ten thousand dollars, which bond shall be kept by the president of the asylum.

SEC. 19. The superintendent shall appoint two assistant physicians, who shall reside at the asylum. They shall possess such characters and qualifications as will enable them to discharge the ordinary duties of the superintendent, and shall at all times perform such duties as he may assign them, and to his acceptance.

SEC. 20. The assistant physicians shall receive such compensation for their services as the trustees may from time to time determine, in addition to furnished apartments, lights, fuel, and board.

SEC. 21. All funds, amounting to one thousand dollars and upwards, which have heretofore been or which may hereafter be given to the New Hampshire Asylum for the Insane, shall, unless otherwise ordered by their donors, be entered upon the

books of the financial agent as permanent funds, with the surnames of the donors attached to each, and be forever kept intact. The income of each shall be expended from time to time in accordance with the conditions upon which it was given, or, in the absence of conditions, in such manner as the trustees shall deem to be for the highest interest of the asylum and its patients.

SEC. 22. There shall be chosen, by ballot, a financial agent, who shall have charge of the permanent funds of the asylum, shall collect, and, under the advice of the finance committee, from time to time invest, manage, and disburse, any moneys arising therefrom. He shall be, *ex officio*, a member of the finance committee, shall give a satisfactory bond for the faithful performance of his trust in the penal sum of twenty-five thousand dollars, and continue in office until his successor is elected. He shall receive for his services such compensation as the trustees shall from time to time determine.

SEC. 23. The trustees shall annually choose two from their board, who, with the financial agent, shall constitute a finance committee, and have general supervision and control of the permanent funds of the asylum, with power to sell and transfer any stocks, bonds, and other securities belonging to said funds, whenever, in their judgment, it may be expedient so to do.

SEC. 24. Besides attending the annual meeting, the trustees shall severally visit the asylum twice each year, in such months as they may select or as may be assigned to them; make a thorough examination of the house and of the condition of the patients; and, before leaving, make a record of their respective visits in a book to be kept at the asylum for that purpose.

SEC. 25. These by-laws may be altered or amended at any annual meeting, by a vote of two thirds of the trustees present, or at a special meeting called for that purpose.

SERVICE MANUAL.

A strict observance of the following rules is the established condition of all contracts for service with the New Hampshire Asylum for the Insane ; and any applicant for a position, not willing to observe them strictly, will do better to seek employment elsewhere.

1. Any employé wishing to leave the premises, to go into the city or elsewhere, must apply at the office, that such absence may be understood ; and all must be at the asylum by 9:30 o'clock in the evening, unless away later by permission.

2. It is expected that all persons employed will consider, that, on the conditions of their respective contracts, they have engaged their time and best services to the asylum ; that they are under obligations to do every duty assigned them, promptly and faithfully ; that they will feel personally interested in the good care, safety, and welfare of the patients ; and that they will give their personal influence in support of good order and the established regulations of the institution. To this end, it is most desirable that all should cultivate quiet, kind, and dignified manners, and correct habits in all things, considering always that this is no less for the interest of the employé than for that of the employer.

3. Those proposing to discontinue their services will give at least thirty days' notice, that time may be given to supply their places.

4. That the house may be quiet, it is expected that all will be at their own rooms after 9:30 o'clock in the evening, at which time the house is closed for the night. After this time, the quiet of the house must not be disturbed by passing and conversation. All must bear in mind that the repose of the

patients is a thing of prime importance. All having duties must rise at the morning bell, and proceed to the performance of the same.

5. No light must be carried about the buildings except in a lantern, and the greatest care must be taken in the use of matches, that none be left exposed. A little carelessness in this thing might be followed with the most serious consequences. No smoking will be allowed on the asylum premises, except in the smoking-room provided for that purpose.

6. No one will invite visitors to stop in the house, without permission to do so; but, on application, all reasonable privileges will be granted.

7. No one shall employ a patient to do private work for him or herself, without the consent of the superintendent, assistant superintendent, or other officer authorized to give such permission; and no one is allowed to trade or make bargains with patients.

8. Provision is made to afford each person employed a vacation of two weeks in the year, during which time the duties of the position will be done by a substitute; but the superintendent does not guarantee to retain the place of any one for a longer term of absence. On leaving for a vacation, or permanently, every one will deliver his or her keys at the office.

9. Whenever patients are encouraged to engage in any kind of labor, it is with a view to their own benefit; and hence no one will be taken from the halls for that purpose unless some order to that effect has been given in the case.

10. The person taking patients to labor will be held strictly responsible for their safety, kind care, and safe return to their respective halls.

11. All farmers or others to whom patients are entrusted for labor, will remember that they are not to be treated as servants; they will avoid all appearance of commanding, and will exercise the greatest care that no willing one shall be made a drudge, or work too long. It will be treated as a grave offence if any employé shall take advantage of the willingness or mental weakness of any patient, to impose on such one the harder or more unpleasant parts of the work on which they are employed. The head farmer is required to see that this rule is

obeyed in spirit and letter, and report promptly to the superintendent any violation of the same. As occupation is a thing of the greatest value to most patients, every employé is required to do all in his or her power to interest them in it in some form, and make it attractive.

12. As far as practicable, provision will be made to give each employé opportunity to be absent from duty for church services on Sunday a due proportion of the time ; and any whose ordinary labor is wholly suspended on Sunday are liable to be called on to relieve others, whose duties continue, a portion of the time, and such must hold themselves in readiness to be so called on. It is expected that all employés, whose duties do not interfere, will be present at the regular Sunday service in the chapel.

STEWARD.

The steward will have the general oversight of the buildings, farm, stock, and premises. It will be his duty to attend to ordinary business transactions, and see that asylum property, in every department, is saved, kept in its proper place, protected from harm or waste, and properly used. He will see that everything about the premises is kept in good order, that the grounds near the house are kept clean, free from waste and rubbish, and will extend the same supervision to the basements and attics, and see that the person to whom it is assigned to care for these spaces discharges his duty faithfully. He will see that all animals are properly taken care of, and that carriages, tools, and implements are kept in repair, and stored in their places when not in use ; and, generally, he will be responsible to the superintendent for the good condition of property and premises, and must promptly notify him of anything adverse to the welfare of the asylum which comes to his knowledge. He will attend to procuring ordinary supplies for subsistence, except so far as otherwise provided for by the superintendent, and see that such goods are delivered and stored in their proper places. He will see that the house is closed and the doors locked at the appointed hour at night, and hold himself ready to discharge any special duty required by the superintendent.

CLERK.

It will be the duty of the clerk to keep the books and accounts in a neat and accurate manner, take systematic care of all papers connected therewith, and perform any special clerical work required by the superintendent.

HOUSEKEEPER.

SEC. 1. The housekeeper will have the general management of the internal domestic affairs. The labor in the kitchen, laundry, and sewing department will be done under her direction; and those employed in these departments will hold themselves subject to her orders in the discharge of their duties. She will attend to the good condition of all apartments connected with the general housekeeping, will see that they are properly furnished and kept in good order. She will see that all the work in her departments is done in accordance with the general instructions of the superintendent.

SEC. 2. She will have the care of all goods and material used in her department, and will see that they are saved and economically used; all bedding and articles manufactured for housekeeping purposes will be under her care, and she must see that they are not wasted or given out needlessly. She will have the care of the making of any clothing furnished to female patients, and will be required to keep an accurate account of the cost of such clothing or other articles furnished to any one. The cost of any articles furnished for patients must be returned by her to the supervisor, to be entered in the accounts of such patients.

SEC. 3. It is the duty of the housekeeper to report to the superintendent any instance of misconduct, failure in the proper discharge of duty, or violation of the established regulations, occurring in her department and not promptly rectified by the delinquent. It will also be her duty to report, to the person who keeps the time-book, the times of commencing and leaving duty of all employed in her department.

SUPERVISORS.

SEC. 1. The supervisors in their respective departments will have the general oversight of the halls and the patients;

and the prudence and tact with which their duties are performed will be an important factor in the condition of the house. It is expected that they will see that the rules of the house relating to the patients are observed in every particular; that all patients are treated with uniform respect and kindness; and it is their imperative duty to report immediately to the superintendent or assistant superintendent any instance of neglect, incivility, or ill-usage of a patient, or any violation of the established rules.

SEC. 2. They will see that all medicines prescribed are faithfully and in a proper manner administered, and that all directions of the medical officers are strictly obeyed.

SEC. 3. They will be expected to pass as much time in the halls as the proper discharge of other duties will allow, will instruct new attendants in their duties, and as much as possible assist in efforts to interest and employ the patients.

SEC. 4. The supervisors must see that the dining-rooms are furnished with the necessary utensils, that the attendants take proper care of the dining-rooms, that the cupboards are sweet and in order, the tables neatly set, and the meals properly served.

SEC. 5. They will have the general charge of the clothing of patients, and an oversight of the beds and bedding of the halls. The attendants must report to them any deficiency in either, which may exist, and it is their duty to see that such wants are supplied.

SEC. 6. On the admission of patients, their clothing will be taken in charge by the supervisors, entered in the book provided for the purpose, and each article plainly marked. All articles afterwards furnished or received will be cared for in the same manner.

The clothing of patients leaving must be compared with the record, neatly packed, and delivered at the office by the appropriate supervisor.

Any knives, razors, or other dangerous article in possession of a patient on admission, must be brought to the office for safe-keeping and record.

SEC. 7. They will pay special attention to the sick, report promptly at the office any change of symptoms, see that they

have proper attention, and that any special diet prescribed is delicately prepared and served.

SEC. 8. After passing through the halls, and learning the condition of the patients early in the morning, the supervisors will very briefly report to the physicians any sickness or other fact demanding attention before the morning visits.

SEC. 9. Before the Sunday chapel service, and other occasions of public gathering, the supervisors will see that the patients are properly dressed for the occasion, and accompanied to the chapel by their attendants.

SEC. 10. The supervisors will report to the clerk the times of commencing and leaving off work on the part of the attendants employed in their respective departments.

SEC. 11. In general, the supervisors are expected to hold themselves in readiness to carry into practical effect the instructions of the superintendent, and to use all their personal influence in support of the spirit and design of these regulations.

ATTENDANTS.

SEC. 1. In all their intercourse with the patients, the attendants are required to treat them with respect and civility, to be kind and gentle in manner, and avoid roughness of every kind. They must answer, as far as they can, the civil questions of a patient, and attend to every reasonable request. They must be calm and quiet under provocation, never scold, threaten, or recriminate, and make every request in a respectful manner.

SEC. 2. In the care of the insane, sympathy, kindness, and tact should take the place of force and display of authority. But if at any time the use of force becomes a necessity, the *manner* of using it should take away its offensiveness; *and force* should never be resorted to without the presence of sufficient assistance to render a violent struggle unnecessary.

SEC. 3. A cheerful look, a kind manner, a respectful demeanor, and expressions of sympathy will do much to quiet the excited, and give the attendant influence and easy control over patients, and render duty easy and agreeable.

SEC. 4. The opposition which the insane make often arises from delusions that lead them to believe they are to be injured in some way; and for this reason every effort to control them,

to administer food, medicine, or baths, or to do anything for them, should be made in the most kind and delicate manner, that their confidence may be secured and retained. On the other hand, cross words, angry looks, or violent acts destroy their confidence, and diminish their chances of recovery. No one must risk the consequences of such measures.

SEC. 5. A blow or a kick is never to be inflicted on a patient by any employé under any circumstances. Any violation of this rule will be treated as a grave offence.

SEC. 6. Mechanical restraint must never be put on a patient without the authority of a medical officer.

SEC. 7. The attendant should be an example of good manners, avoiding all rude and ungentlemanly or unladylike habits not suited to the well ordered household. They should treat each other and all with civility and politeness, cherish a high sense of obligation, and never forget the golden rule, to do by others as, in changed circumstances, one would wish to be done by. By this simple means the attendant is sure to gain, not only self-respect, but an easy control and personal influence.

SEC. 8. Attendants should hear with patience and answer with caution; should never promise what cannot safely be performed, and having made a promise, be faithful in its execution.

SEC. 9. The peculiarities of patients must never be made a subject of sport or ridicule, but rather withheld from publicity, with tender regard for their feelings and welfare.

SEC. 10. The attendants must rise at the ringing of the morning bell, and at once commence the labors of the day. On opening the sleeping-rooms of the patients, they shall greet the occupants with expressions of kindness, see that they rise (if able), are properly dressed, washed, and prepared for breakfast at the appointed hour.

SEC. 11. As soon as practicable after the patients have arisen from bed, the attendants must see that the night vessels are removed from the rooms and the beds thrown open for airing, and, as soon as other duties will allow, they will remove all soiled bedding, and see that the beds are put in good order.

SEC. 12. Immediately after breakfast, the halls and patients'

rooms must be made clean and put in good order, and so kept at all times. Scrupulous care must be given to the water-closets, which will require frequent rinsing with hot water, and the use of disinfectants. The same care must be taken of the wash-bowls, and a sufficiency of clean towels must be at hand, as well as combs and brushes for the hair.

The attendants will follow the same rule of cleanliness in the care of the halls, windows, spaces, back stairs, and dining-rooms, never being satisfied until they are as clean as they can be made. Patients able and willing to assist in these labors are to be encouraged to do so, *but never compelled to work*. The attendants are held responsible for the complete execution of these requirements.

SEC. 13. The attendants will ever be watchful of the state of the atmosphere in the halls, and report to the office any evidence of impurity which is beyond their power to correct otherwise.

SEC. 14. The attendants must see that clean linen is put on each bed once in every week, and oftener if necessary; and if a sufficient supply of this or of towels is not at hand, the fact must be promptly reported to the supervisor.

SEC. 15. The attendants must see that the tables are properly laid, that everything about them is perfectly clean, and that they are made as inviting as practicable. During meals, the attendants must always be present and wait on the table in a respectful and delicate manner, such as they would be willing to have adopted toward themselves under like circumstances. *Patients must not be hurried through their meals*, to hasten the clearing of the table. The attendants must use special care that no knife, fork, or other article is carried from the table by any patient.

SEC. 16. It is obviously improper for the attendants, after the hall work is done, to retire to their own rooms and leave the patients alone during hours of duty. Their time and attention are due to the patients, and must be devoted to keeping them quiet and tidy, preventing improper conduct of every sort, or lapsing into listlessness and torpor; to efforts to preserve their self-respect, and to carry into effect the general direction of the physicians. These ends are to be sought by efforts to keep

patients occupied, either in work, reading, games, or judicious social intercourse.

SEC. 17. Visiting from hall to hall during hours of duty, without special business, or going away to other parts of the premises out of one's field of service, is wholly improper, and not allowed.

SEC. 18. The attendants are expected to know how every patient in their charge is employed, and to be vigilant, by every means in their power, to better the condition of every one.

SEC. 19. The attendants must not allow a patient to be taken from the halls by any one employed in other departments unless a general or special permission from a medical officer to that effect has been given ; nor will the patients leave the halls before breakfast or on Sunday without the same permission.

SEC. 20. The attendants must always be alive to the welfare of those in their charge, and in the night hold themselves ready to rise and assist the night attendant if the condition of a patient requires it. They will come to the office for medicines or instructions, when needed, and follow all directions carefully. After giving medicines, they should wash and return the glasses *at once*.

SEC. 21. If damage is done to buildings or property by patients, the attendants will report it to their supervisor.

SEC. 22. The attendants are never to give up their keys except at the office, on leaving ; nor are they ever to admit strangers into the halls without special permission.

SEC. 23. *The attendants will always take care that the clothing worn by patients is adapted to the season and the occasion. In case of sudden change from heat to cold, they must make at once the needed change in clothing.*

SEC. 24. It is particularly expected of attendants to see that every patient is cleanly in person, that the hair and nails are attended to, that any rent in clothing is properly mended, that the garments worn are kept buttoned or hooked, and that any stains from carelessness in eating are promptly removed. Each attendant should keep at hand a sponge and soap, and a small stock of sewing utensils,—as needles, thread, buttons, hooks and eyes, etc.—for immediate use when needed.

SEC. 25. When the physicians visit the halls, one of the

attendants must be at hand to give any information required, to accompany them to any patient's room, or render any other assistance needed.

SEC. 26. Each patient will take a warm bath each week, unless made an exception by direction of the physician. In particular cases of weakness or special delicacy, the sponge bath may be substituted for the tub. In such cases, as well as those who may desire to bathe more frequently, the attendant should apply to the attending physician for specific directions.

The attendants must superintend the baths of patients, and not leave the halls with the bath-rooms open (unless exceptions are made); and in no case must an epileptic or suicidal patient bathe without the presence of an attendant.

SEC. 27. In suitable weather all patients who are able will go out for exercise, accompanied by their respective attendants, on such conditions as shall from time to time be prescribed. In these out-door exercises the attendants must see that no one strays from the party, and so regulate the speed of walking or the character of other exercise as to suit, as well as may be, the average of persons present. They must try to avoid all appearance of restraint, and seek to make these occasions as enjoyable as possible. Preference should be given to walks within the asylum grounds; but when walks are taken into the city, it is not permitted to visit stores, hotels, railroad stations, or other public places, except by permission previously obtained. In the airing-courts the same rules for the care of patients will be observed as apply to the halls. The attendants must not allow any rubbish to accumulate on the ground of the courts.

SEC. 28. The attendants must shave those patients who do not desire to wear the beard. In shaving, great care must be taken to have the razor in good order, and to shave easily and neatly. No other patient should be present; and the razors must be kept under lock and key in the attendant's room.

SEC. 29. The attendants, in their respective halls, will strictly observe the instructions of the superintendent in regard to the time for the patients' retiring; and in assisting them to bed they must practise the same delicacy and courtesy enjoined elsewhere in these rules. Before closing the doors for the night they must see that the patients are comfortably in bed; *and it is especially*

enjoined that they offer gentle and patient assistance to the feeble and aged, and leave all with a kind “Good-night.”

NIGHT ATTENDANTS.

SEC. 1. The night attendants will visit the office at eight o'clock in the evening, to receive their instructions for the night, and go on duty at once. They will continue in charge of their respective sections of the house until after the ringing of the rising bell, at the times established, after which they will be relieved by the attendants.

They must be always awake, vigilant, and faithful, giving their whole attention to the condition of the house and the patients. They must make their respective rounds, not hastily, thus leaving a large part of the time to be spent at the office, but dividing it between the various apartments as directed. They must pass through the halls in the most quiet manner, being especially careful in opening and closing doors, and make the personal observations required with the most respectful delicacy, disturbing the patient as little as possible.

They must be especially watchful of the sick, minister tenderly to their wants, carry out scrupulously all instructions in regard to them, and report to a physician any unfavorable change of condition.

They must promptly attend to the call of patients, ascertain their wants, and satisfy them, if practicable.

They must do all in their power to soothe and quiet any who may be wakeful or timid, and assure them of their safety.

SEC. 2. They must be especially vigilant in the care of those inclined to suicide or self-injury, and neglect no effort to be assured of the safety of such, in accordance with the specific directions they receive in each case.

SEC. 3. They must be always watchful in regard to fire, and if it occurs must at once, and in the most quiet manner, inform the officers and employés, without a general alarm, and proceed to extinguish it. They must frequently inspect the attics of their respective departments, and see that the iron doors are kept shut.

The safety, the comfort, and the lives of large numbers are entrusted, in a great measure, to the night attendants; and a

degree of vigilance and faithfulness, corresponding to the magnitude of the interests at stake, is expected of them in the execution of all instructions given them.

SEC. 4. It is the imperative duty of the night attendants to report any irregularity or violation of the rules of the house, which may come to their knowledge, to the superintendent, and not to make the same a subject of remark elsewhere.

SEC. 5. During public exercises in the chapel, on Sunday and other occasions, it is made the duty of the night attendants to look to the condition of the halls in the absence of the attendants.

COOK.

Under the direction of the matron, the cook will have the supervision of the work in the kitchen, the care of utensils, and of supplies of provisions within the kitchen premises.

The cook must see that the kitchen and all utensils are kept clean and in perfect order, that good order is preserved in the kitchen, and that each employé performs all duties assigned in a proper manner.

The cook shall see that all food is prepared as directed, is made palatable and inviting, and sent to the halls hot. Special care must be taken in preparing messes for the sick, that they are nicely cooked, and sent to the patients in acceptable form.

The cook will report to the matron any instance of failure in duty or violation of the rules occurring in the department.

Persons employed elsewhere in the institution will not be allowed to loiter about the kitchen premises or bakery.

If any meat, butter, or other articles of food of poor quality are furnished for use, the head cook must promptly report it to the steward or superintendent.

BAKER.

The baker will see that the baking-room, oven, and all utensils belonging to his department, are kept scrupulously clean at all times, that the house is kept supplied with the various kinds of bread prescribed, and he must keep his stock of bread sufficiently in advance of the demand, that it may not be eaten absolutely new. On the mornings designated, he will make warm rolls or biscuit in season for breakfast.

It is his duty to report at once to the superintendent or steward any defect he may discover in the quality of the flour or other material for food furnished to his department.

PORTER.

The porter will have the whole charge of the food car, will keep it always clean and in good order; will, at the appointed time, take the prepared meals from the kitchen to the several dumb-waiters and deliver them to the attendants, who shall be present at the call of the slide-bell, assist the porter in running up the dumb-waiter, if necessary, and remove the meals carefully to the dining-rooms. In this, care must be taken by all that the food and utensils are handled gently, and that the meals reach the table in good order. In like manner must the dishes and slops be received from the attendants by the porter, and by him be properly disposed of.

The porter will be responsible for keeping the basement and attics swept, and everything in its place. It is also his duty to fill the under-beds for the female attendants, great care being taken that the sacks be not soiled in the process. He will also remove the discarded beds each morning to the place designated. At the appointed times, the porter will attend to the delivery of ice to the hall attendants and others, according to instructions of the superintendent. He will see that any objects thrown from the windows during the night are removed promptly in the morning, and will hold himself ready to perform any item of duty required by the superintendent.

ENGINEER.

The engineer will be responsible for the good care of the boilers, engine, steam- and water-pumps, and all parts of the machinery, which must be kept in repair and in good running order. He shall promptly attend to the repairs needed in steam or water apparatus, or other repairs or alterations assigned to him. It will be his duty to see that the boilers are properly fired, and the fuel used in the most economical and efficient manner. He will see that the radiators, air-chambers, and flues are properly adjusted for heat and ventilation, and that the amount of steam generated is wisely adapted to the state of the

weather. It will be his duty in summer to attend to all needed alterations and repairs in steam-heating apparatus, preparatory to the demands of winter.

He must at all times be so thoroughly familiar with the location and condition of all hydrants, hose, or water-cocks provided for the extinguishing of fire that he can put them in operation instantly, if needed. He will also be expected to hold himself in readiness to attend to any special duty required by the superintendent.

FARMER.

The head farmer will have the immediate supervision of the farm laborers, the laying out of the work, and the direction of the care and use of the stock and farming utensils; and all farm laborers will look to him for specific directions as to their duties.

It is his duty to see that all farm fences are kept in repair, and that everything on the farm and about the farm buildings is kept in perfect order, that the stock is well cared for, that every farmer performs his duty well, and that all material is properly and economically used. He will report to the clerk the time of service of each person in his department, and to the superintendent any fault or failure in duty on the part of any under his charge.

ANNUAL REPORTS

OF THE

TRUSTEES, SUPERINTENDENT, AND TREASURER

OF THE

INDUSTRIAL SCHOOL

OF THE

STATE OF NEW HAMPSHIRE,

TO THE

GOVERNOR AND COUNCIL,

JUNE, 1882.

CONCORD :

PARSONS B. COGSWELL, STATE PRINTER.

1882.

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MATRON.

Mrs. JOHN C. RAY.

TEACHERS.

Miss B. F. SCOVILLE, Miss EMMA GUTTERSON,

Miss LIZZIE BUNTEN, Miss NELLIE MERRILL.

STATE OF NEW HAMPSHIRE.

To His Excellency the Governor and the Honorable Council:

Herewith is the report of the Superintendent and Treasurer of the Industrial School.

It gives in detail the present condition of the Institution, and its operations for the past year.

The Trustees concur with the Superintendent in the opinion that the prospects of the school have never been better than they now are.

It is fulfilling the designs, the hopes, and expectations of its founders.

DAN'L CLARK,

Secretary of the Trustees.

May 22, 1882.

REPORT

OF THE

SUPERINTENDENT AND TREASURER.

*To His Excellency the Governor and the Honorable Council
and the Honorable Board of Trustees:*

GENTLEMEN:—I respectfully submit for your examination the twenty-fourth annual report of the Superintendent and Treasurer of the State Industrial School, for the year ending April 1, 1882:

The whole number admitted to the institution since its organization is	1,087
Number in school at commencement of the year, May 1, 1881,	111
Whole number in school during present year,	145
Number discharged at expiration of sentence,	13
Number discharged on probation, or had homes found them by the superintendent,	11
Number honorably discharged,	9
Number escaped,	5
Number sent to state prison,	2
Number in school April 1, 1882,	105

PARENTAGE.

American,	57
Irish,	65
French,	22

Scotch,	1
English,	1

HOW COMMITTED.

Number committed by supreme court,	31
“ “ police court,	90
“ “ justice of the peace,	23
“ “ parents,	1

- TERM OF COMMITMENT.

For the time of minority,	62
“ “ “ 11 years,	2
“ “ “ 8 years,	2
“ “ “ 7 years,	1
“ “ “ 6 years,	1
“ “ “ 5½ years,	1
“ “ “ 5 years,	13
“ “ “ 4½ years,	1
“ “ “ 4 years,	2
“ “ “ 3 years and 1 month,	1
“ “ “ 3 years,	35
“ “ “ 2 years,	18
“ “ “ 1 year,	5
Until sixteen,	1
twenty,	1

FOR WHAT OFFENCES.

For stealing,	66
breaking and entering,	39
stubbornness, idleness, and disobedience,	13
truancy,	6
assault,	2
lewdness,	5
obstruction on railroad,	4
malicious injury,	4
incendiarism,	3
defrauding,	1
profanity,	1
drunkenness,	1

The following statement shows the standing of the scholars now in the school, in the several branches taught :—

BOYS' SCHOOL.

READING.

Number who read in the Fifth Reader, . . .	24
Intermediate Reader, . . .	17
Fourth Reader, . . .	24
Third Reader, . . .	12
Second Reader, . . .	9
Primary Reader, . . .	2

WRITING.

Number who can write letters to friends, . . .	62
easy words, . . .	26

ARITHMETIC.

Number studying square root, . . .	16
interest, . . .	21
denominate numbers, . . .	12
fractions, . . .	14
division, . . .	15
who are taught orally, . . .	10

GEOGRAPHY.

Number studying Swinton's Complete, . . .	28
Elementary, . . .	23

BOOK-KEEPING.

Number studying Book-keeping, . . .	3
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HISTORY.

Number who are studying History, . . .	17
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GIRLS' SCHOOL.

READING.

Number who read in the Fifth Reader, . . .	8
Fourth Reader, . . .	6
Third Reader, . . .	3

WRITING.

Number who can write letters to friends, . . .	17
--	----

ARITHMETIC.

Number who are studying percentage, . . .	7
fractions, . . .	6
taught orally, . . .	3

HISTORY.

Number studying History,	2
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GEOGRAPHY.

Number studying Swinton's Complete, . . .	8
Elementary,	6

LANGUAGE.

Number studying Language Lessons, . . .	8
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ALGEBRA.

Number studying Algebra,	1
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The preceding tables give correct information in regard to the inmates, ages, term of commitment, standing of pupils in scholarship, etc.

As nothing special has transpired in the school during the past year, consequently I shall be very brief in my remarks.

I will simply add that we have been greatly prospered in many respects. The health of the inmates and officers has

been remarkably good—we may say almost entirely exempt from serious sickness.

The progress of the scholars in the various branches pursued has been satisfactory, and their conduct, upon the whole, commendable.

The crops of the farm have been large, as may be judged from the report of products. The financial standing, as will be seen by the treasurer's report, is better than ever before in the history of the school, notwithstanding prices for food and clothing are considerably larger than a year ago. This favorable showing is partially attributable to the increased income of the farm, and a small advance received on chair work.

Our boys' work has been so satisfactory that we have just closed a contract for another year with the same parties we have worked for the past four years, and at better prices than received by any other institution in New England, so far as we can learn.

The number of boys at present is smaller than at any time for several years. We think this is the case in nearly all institutions of this character in the country,—probably owing to the fact that all persons desirous to do so can find ready employment, and consequently are not as liable to be led into crime by that parent of vice, idleness.

The results of the efforts for the reformation of these children are, upon the whole, very gratifying. Occasionally we are pained on hearing that some of them have gone astray after leaving the school; but, out of a score who have left the institution within a year on probation, or otherwise, all, so far as we can learn, are doing well,—some of them remarkably so.

When we take into consideration the unfavorable circumstances connected with the early lives of most of these children, and their standing in scholarship when they enter the school, we are more than pleased with the results.

FARM.

The products of the farm are as follows:—

90 tons of hay,	\$1,600.00
50 tons of corn-fodder,	200.00

20 bushels of rye,	\$25.00
380 bushels of oats,	200.00
1200 bushels of potatoes,	1,000.00
100 bushels of turnips,	20.00
30 bushels of beets,	12.00
275 bushels of mangel-wurzel beets,	55.00
180 bushels of carrots,	50.00
250 bushels of ears of corn,	100.00
20 bushels of green peas,	15.00
50 bushels of green beans,	25.00
50 bushels of cucumbers,	25.00
50 bushels of tomatoes,	25.00
100 bushels of sweet-corn ears,	50.00
200 bushels of onions,	150.00
3000 heads of cabbage,	150.00
1 ton squashes,	25.00
4800 pounds pork,	300.00
50 heads of celery,	8.00
pigs and neat stock sold,	600.00
milk and butter,	800.00
lettuce, radish, etc.,	5.00

INVENTORY OF PROPERTY.

LIVE STOCK.

3 Shorthorn cows, thoroughbred,	\$225.00
1 Ayrshire cow, thoroughbred,	60.00
1 ten-years-old Durham cow,	80.00
4 two-years-old heifers,	150.00
1 yearling heifer, thoroughbred,	45.00
1 yearling heifer, grade,	20.00
1 yearling bull, grade,	25.00
2 yearling Jersey heifers, full-blooded,	65.00
1 Jersey heifer calf, full-blooded,	20.00
4 grade heifer calves,	50.00
1 yearling steer,	20.00
14 grade cows,	400.00
1 Durham heifer calf,	25.00

1 grade bull calf,	\$15.00
2 Durham bull calves,	35.00
3 horses,	560.00
20 swine,	400.00

HAY, WOOD, ETC.

35 tons of hay,	\$600.00
100 cords of wood,	380 00
150 bushels of potatoes,	150.00
20 bushels of corn,	12.00
10 barrels of flour,	80 00
2 barrels of pork,	45.00
Kerosene,	5.00
Vinegar,	15.00
Sugar, tea, coffee, molasses,	35.00
Salt, pepper, spices, etc.,	12.00

BOYS' COOK-ROOM AND DINING-HALL.

Cooking-stove and furniture, baker,	\$30.00
One hundred stools,	40.00
Crockery,	80.00
Twelve tables,	35.00
Knives and forks,	20.00
Meat-cutter,	6.00
Clock, bread-trough, and tables,	12.00
Iron-ware,	11.00
Tin-ware,	10.00
Table covers,	35 00
Two movable closets,	7 00
Lamps and hangings,	2.00

FAMILY COOK-ROOM, DINING-ROOM, AND PANTRY.

Cooking-stove and furniture,	\$90.00
Elevator refrigerator,	40.00
Refrigerators,	75.00
Dining-tables and chairs,	65.00
Crockery, glass, tin, and wooden-ware,	50.00
Knives, forks, and spoons,	40.00
Tables, chairs, and closets,	30.00
Clock,	4.00

WORK-SHOP.

Work-stands,	\$150.00
Work-tables,	3.00
Clock,	3.00

SHOE-SHOP.

Shoes,	\$140.00
Leather and findings,	15.00
Lasts and tools,	12.00
Benches,	4.00

GIRL'S SEWING-ROOM.

Work-table,	\$3.00
Chairs,	20.00
Buttons, needles, thread, etc.,	5.00
Cloth on hand,	10.00
Boys' clothing,	800.00
Four hundred shirts,	80.00
Girls' clothing,	150.00
Seven sewing-machines,	200.00

PRINTING-OFFICE.

Press, type, etc.,	\$130.00
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FARMING UTENSILS.

1 rack wagon,	\$40.00
2 horse-carts,	65.00
1 two-horse wagon,	45.00
2 farm-wagons,	110.00
1 two-horse wagon,	50.00
1 buggy wagon,	50.00
1 express-wagon,	45.00
1 large spring wagon,	40.00
1 top buggy,	100.00
Booted buggy,	85.00
Sleigh,	15.00
4 horse-sleds,	105.00
Harnesses and robes,	100.00
Stone-drags and wheelbarrows,	11.00
8 plows, 5 harrows, 2 cultivators, 1 road-scraper,	84.00
2 grindstones, 2 seed-sowers,	25.00

Iron bars, manure forks, 2 bush-scythes and snaths,	\$30.00
Hay-cutter and feed-box,	25.00
1 pair cart-wheels,	20.00
Shovels, spades, hoes, and picks,	27.00
Mowing-machine,	50.00
Whiffle-trees, eveners, and chains,	12.00
2 platform scales,	30.00
Scale beams, ropes, and blocks,	12.00
3 bush-hooks,	4.00
Windows to hot-bed,	40.00
2 spread-chains and yokes,	4.00
Horse-rake and tedder,	20.00
Ox-yoke and chains,	15.00
Pitchforks, rakes, stone-hammer, drills, and wedges,	10.00
Axes, saws,	8.00
Hay-scale,	40.00
Ladders,	25.00
Carpenters' tools,	30.00
Piping tools,	12.00
Fanning-mill,	2.00
Grain and meal chests,	20.00
Lead pipe and old iron,	10.00
Steam-box, kettles, etc.,	75.00

SLEEPING-HALLS.

Bedsteads and bedding,	\$700.00
Crosby bed,	20.00

SCHOOL-ROOM.

50 settees,	\$125.00
99 double desks and chairs,	125.00
Blackboards, clocks, and teachers' desks,	40.00
School-books, slates, etc.,	100.00
Lamps and hangings,	15.00
House plants,	20.00
Book-case and cabinet-organs,	115.00

OFFICE AND LIBRARY.

Tables, chairs, and sofas,	\$50.00
Desks,	75.00

Books, stationery, and stamps,	\$20.00
Library books,	25.00
Two safes,	85.00
Fire-extinguisher,	28.00
Clock,	8.00
Flower-stand and plants,	20.00

RECEPTION-ROOM AND GUEST-CHAMBER.

Carpet and curtains,	\$160.00
Centre and side-tables,	25 00
Sofas and chairs,	55.00
Chamber-set,	40.00
Beds and bedding,	40.00
Chamber carpet,	10.00
Lamps, stoves, and fixtures,	27 00

OFFICERS' ROOMS.

Bedsteads, beds, and bedding,	\$240.00
Six wardrobes,	20 00
Furniture,	200.00

DETAILED ACCOUNT OF CASH RECEIVED FROM
MAY 1, 1881, to APRIL 1, 1882.

1881.

May	4.	From Brookline, for board,	\$19.50
		Groton, for board,	19.50
		Manchester, for board,	858.00
		Merrimack county, for board,	91 29
		Wolfeborough, for board,	39.00
		Hooksett, for board,	19.50
	5.	Campton, for board,	19 50
		Keene, for board,	98.10
		Rockingham county, for board,	100.50
		J. A. & I. J. Dunn, chair-work,	562.73
	9.	Tilton, for board,	39.00
		Cheshire county, for board,	58.50

May	10.	From Candia,	\$19.50
	11.	Merrimack county, for board,	93.42
	12.	Hopkinton, for board,	19.50
		Hillsborough county, for board,	151.72
	15.	Use of animals and discount on bills,	7.31
	17.	Meredith, for board,	39.00
	18.	Gilford, for board,	19.50
	19.	Nashua, for board,	253.50
		Mr. Barnard, for 52½ bu. potatoes, .75,	39.47
		Coös county, for board,	19.50
June	1.	J. L. Fogg, 8 bu. potatoes, .75,	6.00
		Clough & Towle, for hogs,	61.10
	3.	Edward Ganvreau, for potatoes,	139.94
		Strafford county, for board,	112.07
	9.	S. W. Prescott, 3,660 lbs. hay,	38.19
	11.	postage stamps,	.50
	27.	Mr. Dodge, for 2 pigs,	6.00
		J. A. & I. J. Dunn, for chair-work,	541.93
	20.	pigs,	19.00
July	1.	state treasurer,	1,500.00
		A. Richardson, wood, &c.,	4.50
	9.	S. W. Prescott, for hay,	75.00
	11.	Miss Scoville, for spreads,	4.50
	13.	D. S. Davis, for pig,	6.00
	23.	coupons on bonds,	137.50
	30.	A. Richardson, for flour and beans,	7.97
		J. Otis Clark, balance on bill,	159.64
		Bartlett & Colburn, balance on bill,	6.98
1881.			
Aug.	2.	Strafford county, for board,	100.50
		city of Manchester, for board,	781.91
		Goshen, for board,	39.00
	3.	Keene, for board,	19.50
		Groton, for board,	19.50
	4.	Nashua, for board,	249.42
		Campton, for board,	19.50
	5.	Haverhill, for board,	58.50
	6.	M. A. Clement, for spread,	1.50
		Wolfeborough, for board,	39.00

Aug.	9.	From Cheshire county, for board,	\$19.50
	11.	Pembroke, for board,	97.50
	12.	Clough & Towle, for pork,	31.12
	13.	Pembroke, for board,	97.50
		Hooksett, for board,	19.50
		Tilton, for board,	39.00
	14.	Grafton county, for board,	19.50
	15.	S. W. Prescott, for hay,	96.64
		Milford, for board,	3.42
	17.	Dover for board,	19.50
	18.	Meredith, for board,	39.00
		Mr. Hall, for seating chairs,	1.20
		J. A. & I. J. Dunn, for chair-work,	549.00
	20.	Dover, for board,	32.14
		S. W. Prescott, for hay,	8.00
	27.	Rockingham county, for board,	133.50
Sept.	1.	sale of pig,	2.00
	8.	Swanzy for board,	16.50
		Gilford, for board,	19.50
		J. A. & I. J. Dunn,	546.92
	20.	Hillsborough county, for board,	90.00
	28.	J. A. & I. J. Dunn, for chair-work,	517.96
Oct.	1.	state treasurer,	1,500.00
	6.	Mr. Lake, for calf,	10.00
		Manchester Savings Bank, int. on dep.,	273.21
	15.	Luther Campbell, for pig,	4.50
	21.	B. F. Marsh, for hide,	4.75
	25.	Mr. Stanton, for hay,	8.87
	27.	C. Y. Cressey, for 870 lbs. of hay,	9.00
		sale of 2 pigs,	8.00
	28.	discount on bills,	2.65
	29.	sale of 2 pigs,	10.00
	31.	David Wadsworth, for onions and cabbages,	105.00
Nov.	1.	city of Manchester, for board,	791.35
		Kimball & Gerrish, for tallow,	12.71
	2.	sale of 2 pigs,	10.00
		Campton for board,	19.50
	3.	Milford, for board,	19.50

Nov.	5.	From Groton, for board,	\$19.50
		J. S. Masseck, over-paid bill,	33.41
		sale of pig,	3.50
		John Harrington, for pig,	10.00
	7.	city of Dover, for board,	6.35
		Cheshire county, for board,	39.00
		R. Fellows, for 2 pigs,	4.00
	9.	Wolfeborough, for board,	39.00
	10.	sale of 2 pigs,	4.50
		sale of 3 pigs,	11.00
	14.	Hooksett, for board,	19.50
		Gilford, for board,	19.50
		Tilton, for board,	39.00
		J. A. & I. J. Dunn, chair-work,	565.42
	15.	Keene, for board,	22.50
	16.	G. Colby, for pigs,	9.00
	17.	J. A. & I. J. Dunn, chair-work,	612.19
	19.	Strafford county, for board,	84.85
		Northumberland, for board,	3.00
	21.	Rockingham county, for board,	117.00
		J. B. Chase, for pigs,	7.00
	22.	sale of pig,	4.00
	23.	sale of 2 pigs,	7.00
	24.	sale of 2 pigs,	7.00
	28.	Clough & Towle, for pork,	110.00
		Merrimack county, for board,	143.35
		sale of pigs,	12.00
	29.	John Emerson, for calf,	20.00
		premium from state fair,	10.00
	30.	sale of pigs,	10.00
Dec.	4.	Coös county, for board,	39.00
		over-paid express bill,	1.00
	10.	Mr. French, for pigs,	21.00
	12.	J. O. Merrill, for pigs,	7.00
	13.	Nashua, for board,	230.35
		M. Lane, for cabbage,	4.44
	15.	Adams & Lamprey, for potatoes,	10.00
	17.	M. F. Dodge, for labor of boy and teams,	5.50

Dec.	18.	From Merrill & Stratton, discount on bill,	\$6.88
	20.	James Stone, for pig,	5.00
		Mr. Kidder, for pig,	5.00
	22.	sale of pig,	5.00
	23.	Meredith for board,	39.00
		various sources,	3.30
	26.	sale of 2 pigs,	8.50
		A. D. Brackley, for medicine,	1.73
	31.	E. Gutterson, for jacket,	1.00
		J. O. Clark, for beef, tallow, and hide,	17.17
1882.			
Jan.	1.	Milford, for board,	13.00
		Hooksett, for board,	13.00
		state treasurer, qr. app.,	1,500.00
		Campton, for board,	13.00
	2.	coupons on bonds,	250.00
	3.	Pembroke, for board,	137.83
		Alton, for board,	8.14
	5.	Strafford county, for board,	52.00
		Nashua, for board,	156.50
		Manchester, for board,	500.84
		Groton, for board,	13.00
		city of Manchester, for labor on road,	5.00
	6.	Meredith, for board,	26.00
		Hillsborough county, for board,	153.92
		Wolfeborough, for board,	26.00
		Rockingham county, for board,	96.00
	9.	Keene, for board,	26.00
		Tilton, for board,	26.00
		Goshen,	8.14
		Ganvreau & Morency, for potatoes,	37.00
		Cheshire county, for board,	26.00
	10.	Ganvreau & Morency, for potatoes,	35.00
		Gilford, for board,	13.00
	11.	J. A. & I. J. Dunn, for chair-work,	661.81
		seating chair,	.40
	12.	Stratford, for board,	71.50
	23.	Haverhill, for board,	32.50
Feb.	8.	Grafton county, for board,	13.00

Feb.	8.	From A. Edmunds, balance on account,	\$.42
		Boston, Lowell & Concord Railroad,	60.00
	10.	C. G. B. Ryder, for potatoes,	1.60
	15.	Chas. Rowell, for wood,	22.50
	16.	Merrimack county, for board,	39.00
Mar.	4.	J. A. & I. J. Dunn, for chair-work,	489.03
	7.	coupons, on bonds,	90.00
		Boyd Bros., for cabbages,	38.56
		J. C. Ray, for oxen,	154.00
		Buck & Driscoll, for rags,	26.52

DETAILED ACCOUNT OF CASH PAID.

1881. BLAKE & STEARNS.

May	2.	By 587 yards cloth, <i>a</i> 65,	\$381.55	
		discount,	29.35	
			<u> </u>	\$352.20

1880. GORDON & TOBEY.

Dec.	4.	By 1 Wide-Awake,	\$1.00	
		1 piece music,	27	
1881.				
Mar.	21.	Song Bells,	40	
			<u> </u>	\$1.67

Q. S. YORK.

1881.

March	4.	By rep. breast-plate and traces,	\$.75	
April	9.	new hames and traces,	8.00	
May	20.	rep. harness,	.50	
			<u> </u>	\$9.25

JOHN ROLLINS.

May	6.	By grinding corn,	\$7.75
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S. N. BARNARD.

May	17.	By 1,200 lbs. meadow hay,	\$6.00
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A. C. CLEMENT.

1881.

May	11.	For expenses as trustee 1 yr.,	\$15.00
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OLIVER PILLSBURY.

May	11.	For expenses as trustee 1 yr.,	4.00
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D. W. JOHNSON.

May	11.	For expenses as trustee 1 yr.,	\$10.00
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J. W. PEPPARD.

May	11.	For expenses as trustee 1 yr.,	\$20.00
		to Boston,	10.00
			<hr/> \$30.00

J. S. KIDDER & CO.

Feb.	7.	For 11 bags meal,	\$12.90
		395 lbs. bran,	3.95
	11.	3,014 lbs. middlings,	34.66
	16.	5 bags meal,	5.90
March	2.	7 " "	8.40
		2 bbls. Byon M.,	11.50
		5 bags meal,	6.00
		500 lbs. bran,	5.75
	11.	27 10-22 bu. oats,	13.65
	12.	34 " "	17.35
	21.	10 bags meal,	12.00
		1 bbl. Glen River,	5.75
		670 lbs. bran,	7.71
	25.	1 cask land plaster,	1.60
		1 cask lime,	1.00
April	6.	12 bags bran,	9.67
		11 bags meal,	14.42
	12.	13 " "	15.60
		315 lbs. bran,	3.47
	18.	10 bags meal,	12.00
		12 bags oats,	12.00
	21.	6 bags meal,	7.20

1881.

April	21.	For 523 lbs. bran,	\$5.75	
	28.	7 bags meal,	8.40	
		14 bu. oats,	7.00	
		424 lbs. bran,	4.66	
May	3.	12 bags meal,	14.16	
		3 bags cr. corn,	3.54	
	12.	6 bu. oats,	3.36	
		6 bu. seed oats,	3.60	
		1 bag cr. corn,	1.18	
		6 bags meal,	7.08	
		2 sacks bran,	5.65	
	18.	316 lbs. bran,	3.16	
		10 bags meal,	12.00	
		5 bags oats,	5.50	
	30.	5 bags cr. corn,	6.00	
		6 1-32 bu. oats,	3.56	
June	1.	4 bags meal,	4.80	
			<hr/>	\$321.98

1881.

DAVID SARGENT.

May	12.	For 40 pounds veal,	\$4.00	
		10 dozen eggs,	1.50	
			<hr/>	\$5.00

S. H. BROWN.

Feb.		For 10 pounds compressed yeast,	[\$3.50	
Mar.	11	" "	3.94	
Apr.	10	" "	3.50	
May	11 $\frac{1}{4}$	" "	3.93	
June	11 $\frac{1}{4}$	" "	3.92	
July	10	" "	3.50	
Nov.	9.	31 $\frac{1}{4}$ " "	10.93	
			<hr/>	\$33.22

MOSES PERLEY.

May	13.	For 5 days' labor,	\$6.25
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DANIELS & CO.

1881.

Feb.	1.	For 1 lantern globe,	\$.25
	4.	2 paint-brushes,	2.00
	7.	nails,	.20
		6 lights glass,	.66
	11.	1 force-pump,	5.50
		1 lb. ch. yellow,	.25
		1 qr. sand-paper,	.25
		2 lbs. fin. nails,	.32
		5 gals. lard oil,	4.60
	16.	4 lbs. bronze green,	.60
		oil,	.41
		3 pa. nails,	.14
	23.	1 gal. spirits of turpentine,	.65
	24.	2 steel wrenches,	.84
March	4.	1 gal. spirits of turpentine,	.60
	5.	8 w. ground glass,	2.00
		1 diamond,	5.00
		1 set chisels,	4.50
	9.	15½ lbs. galv. wire,	2.48
	15.	lettuce- and cabbage-seed,	63.00
		4 w. w. brushes,	8.00
		19 w. glass,	2.09
	29.	1 gal. spirits of turpentine,	.60
	30.	1 bottle liq. glue,	.25
April	11.	1 saw-set,	.75
		12 scrub-brushes,	2.63
		nails,	.16
		30 car-bolts,	.60
		9-16 lbs. rivets,	.25
		3 doz. bolts and screws,	.45
		1 gross screws,	.83
		“ “	.33
		rep. force-pump,	2.00
	19.	1 doz. shank hoes,	4.40
		½ doz. shovels,	5.50
		1 sleeve for harrow, 1 saw,	1.50
	22.	1 steel disk, 1 sleeve for harrow,	2.25

1881.

April	22.	For 4 pa. tacks, -	\$.38
		1 tack-hammer and claw,	.35
		6 sheets sand-paper,	.09
	27.	2 steel disks and 1 goad-stick,	3.20
May	10.	25 lbs. nails,	.81
		2 baskets,	.62
	14.	269 lbs. Bradley's phosphate,	6.05
		3 bags Stockbridge potato phos.,	15.00
	20.	21½ lbs. tarred rope,	3.01
	25.	3 oz. cucumber-seed,	.24
		265 lbs. X. L. phosphate,	5.96
		200 lbs. hill and drill phosphate,	4.50
	26.	10½ lbs. fine marline,	1.64
	27.	6 pa. flower-seeds,	.30
June	1.	5 oz. cabbage-seed,	1.35
		4 lbs. cord,	.79
	7.	6 w. 10 x 20 glass,	.72
		15 w. 13 x 20 glass,	2.40
		5 lbs. putty,	.25
		20 lbs. Paris green,	5.00
	9.	1 oiler,	.15
	18.	6 stable-pails,	1.80
	20.	4 oz. sponge,	.75
		4 rifles,	.40
		1 bu. Hungarian,	1.50
		1 bag,	.25
	21.	1 pr. harrow-shafts,	3.00
	22.	1 w. 13 x 26 glass,	.21
	24.	1 razor and strap,	.75
	25.	1 whip,	.50
July	6.	100 lbs. Salem lead,	7.50
		13¾ lbs. hinges,	1.10
		1 gal. drier,	1.25
		2 gals. spts. turp.,	1.20
	7.	1 doz. 2½ wrought butts,	.43
		32½ lbs. T. hinges,	2.60
		1 gross screws,	.26
		“ “	.47

July	7.	For 2 doz. screws,	\$.14	
		$\frac{1}{2}$ doz. files,	1.50	
	12.	100 lbs. hill and drill phos.,	2.25	
		1 goad-stick,	.15	
		10 lbs. Paris green,	2.80	
	26.	6 ft. w. cloth,	.26	
		15 $\frac{1}{2}$ lbs. tarred rope, returned,		\$2.17
August	4.	22 $\frac{1}{2}$ lbs. man. rope,	3.60	
		$\frac{1}{2}$ doz. mop-handles,	1.12	
	9.	3 baskets,	1.65	
	18.	10 lbs. wrought nails,	.60	
		6 h. cards,	.60	
		1 side belt-lacing,	1.25	
	22.	1 mor. lock and knob,	1.00	
		1 win. knob and door-spring,	.42	
	31.	1 whip,	.75	
Sept.	1.	10 lbs. nails,	.35	
	12.	2 whips,	1.00	
		2 oz. sponge,	.40	
	16.	1 padlock,	.25	
	27.	7 w. 10 x 22 glass,	.77	
		5 lbs. wrought nails,	.30	
Oct.	4.	6 pa. tacks,	.50	
	5.	29 ft. galv. wire-screen,	4.35	
		20 lbs. putty,	.70	
	6.	42 $\frac{1}{3}$ lbs. sheet zinc,	3.40	
	12.	36 lights glass,	2.64	
	13.	6 machine-bolts,	.19	
	19.	93 lbs. lath yarn,	13.02	
		2 pa. 12 oz. tacks,	.26	
		1 whip-lash and stock,	.28	
	25.	spikes,	.33	
	28.	5 gals. lard-oil,	6.25	
Nov.	8.	6 l'ghts 9 x 16 glass,	.48	
	21.	1 gross screws,	.30	
	22.	2 bags top-dressing,	10.00	
	23.	12 lights 10 x 16 glass,	1.08	
	25.	$\frac{1}{2}$ lb. Asbestos packing,	.38	
		$\frac{1}{2}$ pt. benzine,	.12	

Nov.	28.	For 4 lights 7 x 9 glass,	\$.12
		4 lights glass and putty,	.35
Dec.	12.	$\frac{1}{2}$ doz. win. knobs,	.62
	14.	1 pruning-saw,	.75
		1 rattan broom,	.62
		1 bag top-dressing,	5.00
	25.	1 whip,	1.50
	28.	5 gals. sperm oil,	7.10
		$\frac{1}{4}$ lb. rivets and 1 gross screws,	.24
		10 lbs. rd. iron,	.52
	29.	2 tie-chains,	.84
1882.			
Jan.		1 lb. nuts, 6 lbs. rd. iron,	.44
		1 lb. taps, 1 bull-ring,	.65
Feb.	5.	1 call-bell,	1.12
	9.	2 lbs. ivory-black,	.44
		7 pr. skates,	13.30
		1 wall-brush, 1 lb. sienna,	.49
	25.	18 lights glass, $\frac{1}{2}$ doz. gimlets,	1.65
		6 lbs. green,	1.14
	27.	5 gals. sperm oil,	7.10
		dbl. grd. glass,	1.94
		rd. iron, screws, nails, and bolts,	1.48
		$3\frac{3}{4}$ lbs. best sash-cord,	1.50
		tacks, pulleys, catches,	1.12
		cabbage-, lettuce-, and radish-seed,	.80
		1 ball twine, 3 doz. B. steps,	.89
March		nails and fence-staples,	.76
		51 $\frac{1}{2}$ lbs. galv. wire,	6.18
		2 dusters,	1.00
		files, bits, window-knobs,	1.82
		2,000 lbs. ground bone,	4.00
	16.	5 gals. sperm oil,	7.10
		1 pr. door-hinges, butts, screws,	1.15
			<hr/> \$278.25

CHARLES DICKEY.

1881.			
May	18.	For 1,100 lbs. bedding,	\$5.50
		1,350 “	5.40
			<hr/> \$10.90

CHARLES FOSTER.

May	19.	For 27 7-8 cords manure,	\$179.25
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HENRY JUDKINS.

May	19.	For repairs,	\$2.00
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G. W. NICHOLS.

May	21.	For 1 Davis sewing-machine,	\$23.00
Oct.	17.	sewing-machine needles, oil, and gloves,	5.22
			<hr/> \$28.22

A. B. SMITH.

May	10.	For 6 doz. verbenas,	\$3.00
		pansies,	1.00
			<hr/> \$4.00

H. P. RAY.

May	27.	For services as book-keeper,	\$20.00
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ALONZO RICHARDSON.

May	30.	For 3 15-26 months' labor on farm,	\$93.00
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H. B. WILMOT.

May	27.	For boys' clothing,	\$34.25
		coll. charges and express,	.50
			<hr/> \$34.75

HENRY FOSTER.

June	3.	For 3 bbls. apples,	\$3.00
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ESTATE OF GEORGE FOSTER.

Feb.	14.	For 140 gals. soap,	\$14.00
		cr. by 324 lbs. bone,	1.62
April	8.	240 gals. soap,	24.00
June	25.	140 " "	9.84
		72 lbs. hard soap,	3.96

July	23.	For 288 lbs. hard soap,	\$15.84	
		190 gals. soap,	13.32	
		cr. by grease,		15.00
Sept.		218 gals. soap,	15.83	
		cr. by grease,		4.87
Dec.		195 gals. soap,	13.71	
		cr. by bones and grease,		1.21
			<hr/>	\$87.60

U. S. & CANADA EXPRESS.

For bills for the year,	\$18.25
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BENJAMIN PAIGE.

June	3.	For 5 1-10 tons meadow hay,	\$51.00	
Dec.	14.	1,407 ft. chestnut plank,	25.32	
			<hr/>	\$76.32

JOHN B. CLARKE.

For advertising for 1 year,	\$9.93
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DAILY UNION.

April	23.	For advertising,	\$1.60	
		paper 6 months,	3.00	
			<hr/>	\$4.60

NEWTON JOHNSTON.

June	8.	For insect powder,	\$3.00
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STRATTON, MERRILL & CO.

June	11.	For 40 bbls. flour,	\$250.00	
Sept.	19.	50 "	331.25	
Nov.	28.	4 "	28.00	
		4 "	30.00	
		2 "	14.50	
Dec.	8.	47 "	352.50	
		2 "	14.50	
		1 bbl. Graham,	6.50	
		20 bags meal,	29.00	
			<hr/>	\$1,056.25

JOHN C. RAY, OF HENNIKER.

June 11.	For 1 full-blooded Durham bull,	\$175.00
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THOMAS LUFKIN.

June 11.	For assistance in getting cattle,	\$5.00
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ELBRIDGE F. CURRIER.

June 16.	For arresting Merchant boy,	\$10.00
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A. MOULTON.

June 18.	For 2 clothes-baskets,	\$2.00
Nov. 2.	“ “	2.50
		<hr/> \$4.50

S. A. FELTON.

June 18.	For 1 doz. scrub-brushes,	\$2.00
	$\frac{1}{2}$ “ “	1.75
August 3.	1 “ hand-brushes,	3.00
	1 “ “	3.75
Oct. 24.	1 “ “	3.00
Dec. 26.	1 “ fancy brooms,	3.00
1882.		
Jan. 31.	1 “ brooms,	3.50
		<hr/> \$20.00

HENRY H. EVERETT.

1881.

June 18.	For 2 vols. Rise and Fall of the Confederate Government,	\$12.00
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JOSEPH GREENWOOD.

Dec. 20.	For horse-shoeing,	\$3.20
	repairing sleigh and ring,	.60
		<hr/> \$3.80

EZRA W. KIMBALL.

1881.

Jan.	1.	For 1 pair martingale rings and 1 rubber bit,	\$2.50
Feb.	12.	repairing breechings,	.15
	3.	1 blanket,	5.00
	18.	1 halter and tie,	2.50
July	11.	repairing martingale,	.10
Aug.	3.	1 fly-net,	1.25
	23.	hitch-rein and side-strap,	1.00
	25.	1 pair harness,	60.00
		repairing harness and shaft-tug,	.40
	30.	2 pair rosettes,	.75
		nose-piece and nose-rings,	1.85
Sept.	1.	2 trunks,	2.50
	6.	1 fly-net,	1.25
	14.	1 halter,	.50
Dec.		2 husk collars,	2.00

1882.

Jan.		bells, \$2 ; 1 lb. sponge, \$2.25 ;	
		soap, 50c,	4.75
		lot currycombs and brushes,	5.00
		can condensed oil,	.75
		lengthening trace,	.50
		6 set washers,	1.00
			<hr/>
			\$93.85
		By 1 pig,	\$5.00
			<hr/>
			\$88.85

S. H. MARTIN.

1881.

March	2.	For 1 pair dull-finish rubber-boots,	\$3.25
		7 pairs boots for girls,	11.80
July	13.	5 pairs men's brogans,	5.00
		10 pairs girls' boots,	14.25
Sept.	24.	6 pairs men's brogans,	7.80
Nov.	10.	1 pair men's buff bals.,	1.90
		1 pair girls' boots,	1.50

1882.

Jan.		22 pairs boots and shoes,	31.75
			<hr/>
			\$77.25

CLAFLIN, ALLISON & CO.

1881.

May	4.	For 1 hhd. of molasses,	\$59.20
		1 bbl. gran. sugar and c't'g,	30.11
Oct.	26.	1 hhd. of molasses and c't'g,	64.34
June	10.	1 pocket roast Java and Rio	
		coffee,	13.50
		1 bbl. Y. C. sugar,	18.35

1882.

Jan.	26.	1 hhd. of molasses and c't'g,	63.50
			<hr/> \$249.00

R. C. MOULTON.

June	25.	For 6 window screens,	\$3.00
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SAMUEL COOPER.

Jan.	5.	For 1 bag of oats, with sack, 10c,	\$1.25
April	28.	6 bags meal,	7.50
		interest,	.15
Nov.	12.	5 bags meal,	7.65
	26.	364 lbs. middlings, and 8 bags	
		meal,	18.80
	30.	1010 lbs. middlings,	17.68
Dec.	6.	4 bags meal,	6.12
	10.	577 lbs. middlings,	10.10
	20.	540 lbs. middlings; 10 bags meal,	24.75
	26.	1123 lbs. middlings; 10 bags	
		meal,	34.95
Jan.		10 bags meal; 10 bags mid-	
		dling,	34.47
		15 bags middlings,	56.75
			<hr/> \$220.17

COLBURN & CATE.

March	3.	For 48 lbs. fam. crackers and barrel,	\$3.13
May	30.	25 dozen cakes,	2.00

May	30.	For 2¾ bbls. crackers,	\$9.46	
		2 barrels,	.30	
			<hr/>	\$14.89

J. G. COLBURN.

Jan.	10.	For 63 lbs. fam. crackers,	\$3.78	
		53 lbs. fam. crackers,	3.18	
		1 barrel,	.20	
			<hr/>	\$7.16

HEAD & DOWST.

1881.

May	10.	For 422 feet chestnut plank, and sawing,	\$9.04	
July	7.	3 feet maple, and 7 hours' labor,	1.90	
	8.	2 hours' labor, and 1 bolt,	.58	
	11.	¼ M shingles,	.47	
		8 hours' labor,	2.00	
Feb.		1373 feet pine boards, flooring, etc.,	37.34	
		50 pressed brick,	.85	
			<hr/>	\$52.18

CLOUGH & TOWLE.

June	3.	For 176 pounds ham,	\$19.36	
		dressing 1 hog,	1.50	
			<hr/>	\$20.86

NORRIS & CROCKETT.

June	8.	For 2 bbls. common crackers,	\$6.50	
		1 bbl. common crackers,	3.25	
		8 pounds soda crackers,	.80	
		1 can,	.75	
			<hr/>	\$11.30

J. ALBERT WALKER.

June	20.	For 112 1700-2240 tons b'tm coal,		
		at \$5.25,		\$591.98

TOWLE, HIBBARD & CO.

May	4.	For 2 bbls. y. e. beans,	\$17.14	
		1 bbl. k. k. beans,	5.68	
			<hr/>	\$22.82

B. F. HARRIMAN.

July	4.	For 6990 pounds bedding,	\$24.35
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J. S. MASSECK.

Feb.	8.	For 1 roll batting,	\$.14	
April	21.	2 rug patterns and hooks,	1.30	
May	5.	317¾ yards shirting,	34.75	
	19.	1½ dozen thread,	.75	
June	9.	132¼ yards gingham,	10.58	
	11.	288¼ yards gingham,	23.06	
	19.	50 yards cotton,	4.60	
		43 rolls batting,	5.75	
Aug.	4.	51 yards duck,	8.16	
		49 yards gingham,	3.92	
		30 rolls batting,	3.90	
	10.	1 plaiter,	1.00	
	15.	125¾ yards, gingham,	10.06	
		76 yards drilling,	12.16	
		25 pounds batting,	3.25	
Sept.	1.	140½ yards gingham,	11.24	
		25 rolls batting,	3.25	
	8.	50 yards lining,	7.00	
		12 yards shirting,	1.20	
	15.	51½ yards D.,	8.24	
			<hr/>	\$154.31

B. F. HARRIMAN.

July	4.	For 6790 pounds bedding,	\$24.35
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POST-OFFICE.

For box rent,	\$6.00
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F. C. DOW.

July	30.	For 3 pairs rubber boots,	\$9.30	
Oct.	31.	2 pairs shoes,	1.90	
			<hr/>	\$11.20

C. H. MARTIN & CO.

July	9.	For 1 pint cholera mixture,	\$.75	
		epsom salts,	.20	
		1 quart Jamaica ginger,	1.00	
		1 pint laudanum,	1.00	
		1 quart tincture arnica,	.75	
		1 gallon alcohol,	2.50	
		1 quart glycerine,	1.00	
		ammonia,	.50	
		200 C. C. pills,	.40	
		2 dozen porus plasters,	2.50	
		2 bottles humor medicine,	1.50	
		16 quarts rhubarb and jug,	5.20	
		6 packages Boneset,	1.50	
		1 gallon Extract Witch Hazel,	1.50	
		1 bottle St. Jacobs Oil,	.35	
		1 quart cough mixture,	.85	
		2 chamois,	.90	
		1 quart ess. pepper and bottle,	1.00	
Aug.	5.	merchandise,	.58	
Jan.	9.	25 pounds Paris green,	4.00	
		20 pounds Hampden green,	3.20	
		10½ pounds insect powder,	6.85	
			<hr/>	\$38.03

FIRST CONGREGATIONAL SOCIETY.

For rent of 3 seats,	\$25.20
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C. H. HILL & CO.

1881.

June	20.	For 4 bags plaster,	\$3.44
	29.	9 bags meal,	10.56
		625 pounds bran,	5.31
		23 bushels oats,	11.50

July	11.	For 6 bags meal,	\$6.96	
		13 bushels oats,	6.50	
	21.	10 bags corn,	12.44	
		5 bags meal,	5.90	
		393 pounds bran,	3.53	
	30.	7 bags meal,	8.26	
		6 $\frac{1}{4}$ bushels corn,	4.06	
		13 $\frac{1}{2}$ bushels oats,	6.75	
		439 pounds shorts,	3.95	
Oct.	31.	grain in August, September, and October,	147.29	
			<hr/>	\$236.45

G. F. BOSHER & CO.

June	10.	For 1 tub,	\$.20	
		22 sacks,	2.86	
		2 knives and spoons,	.80	
July	20.	19 shirts,	6.18	
		2 suits,	2.50	
		52 hats,	3.12	
		29 vests,	4.12	
		60 boxes collars,	1.10	
		13 shirts,	3.05	
		22 vests,	3.30	
		1 coat,	1.25	
Oct.	22.	4 shirts,	1.20	
		4 pairs suspenders,	.20	
Dec.	12.	12 knives,	2.50	
	22.	merchandise at auction,	15.95	
	1882.			
March	10.	groceries, vinegar, etc.,	20.02	
			<hr/>	\$65.85

DR. A. E. EMERY.

1881.

July	16.	For attendance on H. Chick,	\$6.00
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C. H. KIMBALL.

July	30.	For music,	\$1.40
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TEMPLE & FARRINGTON.

July	30.	For merchandise, as per bill,	\$2.52	
		3 quires legal cap,	.75	
		3 quires bill-paper,	.75	
		24 rolls paper,	3.84	
		24 yards border,	1.44	
Oct.	29.	1 M envelopes, and printing,	3.50	
Nov.	14.	3 qrs. note paper,	1.05	
	15.	1 rm. letter paper, and printing,	4.75	
	17.	1 rm. note paper, and printing,	2.50	
	19.	1 electrotype,	.75	
	24.	12 books,	7.05	
1882.				
Jan.	9.	500 postal cards, and printing,	6.75	
		17 rolls paper ; 20 yards border,	2.30	
			<hr/>	\$37.95

MONADNOCK MILLS.

1881.

July	5.	For 2 dozen bed-quilts,	\$36.00
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ORRILL BROTHERS.

July	14.	For cutting hair,	\$2.50	
March	4.	1 horse-clipper,	3.50	
		1 second-hand clipper,	.75	
			<hr/>	\$6.75

BOYD BROTHERS.

May	16.	For 2 pork barrels,	\$4.00	
		oysters, meat, and fish for Jan-		
		uary, February, and March,		
		as per bill rendered,	39.50	
			<hr/>	\$43.50

E. M. WHEELER.

July	15.	For 218 lbs. beef,	\$15.26
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J. H. WIGGIN & CO.

July	18.	For 1 brown horse,	\$100.00	
March	7.	30 lbs. coffee,	7.50	
	9.	112 lbs. codfish,	6.16	
	31.	1 dozen oranges,	.50	
April	20.	1 bottle ext. rose,	.25	
		30 lbs. coffee,	8.60	
		1 bu. y. e. beans,	2.50	
	22.	4 lbs. sugar, 6 cans salmon,	2.24	
	29.	2 cans peaches, 3 $\frac{1}{8}$ lbs. butter,	1.44	
		2 tumblers jelly, 2 doz. oranges,	1.50	
		1 gal. maple syrup,	1.00	
May	5.	$\frac{1}{2}$ doz. stove polish,	.81	
June	2.	12 lbs. R. and J. coffee,	3.00	
	3.	4 tubs. butter, 235 lbs.,	45.83	
		112 lbs. codfish,	6.72	
	20.	6 boxes berries,	1.04	
		$\frac{1}{2}$ doz. bananas,	.25	
	25.	2 boxes berries,	.25	
July	4.	33 $\frac{1}{2}$ lbs. dates,	2.52	
	7.	4 bags salt,	3.40	
		5 doz. eggs,	1.00	
	9.	2 bags, 3 cans chicken,	2.25	
		5 bu. beans,	15.00	
		1 bbl. g. sugar,	34.98	
	11.	120 lbs. rice,	9.60	
		beans,	8.50	
	16.	1 bag,	.25	
		91 lbs. butter,	18.20	
		1 bbl. y. c. sugar,	32.94	
		1 melon,	.60	
	19.	43 $\frac{1}{2}$ lbs. cheese,	7.40	
	20.	6 boxes berries,	.72	
June	20.	cr. by 5 $\frac{3}{4}$ bu. potatoes,		3.74
July	27.	6 packages starch, 1 melon,	1.13	
		12 bu. peas,	9.60	
		3 bbls., 1 melon,	.95	
Aug.	10.	1 bbl. fish,	7.57	

Aug.	24.	For salt salmon,	\$2.30	
		4 cakes, 1 melon,	1.32	
		1 doz. lemons,	.50	
Sept.	1.	1 bag salt,	1.00	
	9.	1 bbl. sugar, 302 lbs.,	31.71	
		1 bbl. y. c. sugar, 350 lbs.,	31.50	
		20 lbs. Java coffee,	5.60	
	23.	50 lbs. codfish,	2.63	
Oct.	4.	2 bags salt,	1.80	
		cr. by 2 bbls. onions,		5.96
Nov.	21.	2 bags salt,	1.50	
		1 bbl. 327 lbs. sugar,	29.03	
		1 bbl. 332 lbs. sugar,	34.48	
	30.	4 bbls. St. Julien flour,	34.00	
Dec.	20.	2 bu. nuts,	3.60	
		25 lbs. candy,	3.75	
		cr. by 154 lbs. onions,		3.08
1882.				
Feb.		1 box oranges,	3.00	
		1 bbl. y. sugar,	25.76	
		10 lbs. Java, 1 coffee pot,	4.05	
March	6.	1 bbl. gr. sugar,	32.29	
		1½ bu. beans, 1 bu. salt,	6.18	
			<hr/>	\$589.52

BARTON & CO.

July	15.	For 139 yds. continental cotton,	\$11.12	
		162 yds. bleached cotton,	16.23	
		78 yds. print,	5.07	
Nov.	26.	3 pieces enamelled cloth,	10.50	
Dec.	16.	57½ yds. dress goods,	4.32	
			<hr/>	\$47.24

J. A. SANBORN & CO.

April	16.	For repairing,	\$.95	
	21.	bolt, and repairing chains,	1.40	
	23.	spoke and setting tire,	1.10	
	30.	1 large bolt, rep. crane,	.70	

May	5.	For brace on cart,	\$2.55	
	7.	splicing shaft and bolt,	.85	
	11.	repairing wagon,	2.25	
			<hr/>	\$9.80

ALLEN N. CLAPP.

July	16.	For 52 gals. kerosene and bbl.,	\$5.17	
Oct.	3.	53 gal. kerosene and bbl.,	6.27	
		cr. by 3 barrels,		4.50
Nov.	12.	52½ gals. Kerosene and bbl.,	6.23	
March	31.	2 bbls. kerosene oil, with bbls.,	11.32	
			<hr/>	\$24.49

A. C. HULL.

	31.	For 5 pair forceps,	\$11.50
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GEO. H. TANSWELL.

July	30.	For 1 ulster,	\$8.50	
		1 pair gloves,	1.00	
Oct.	7.	40 yds. Ticking,	6.80	
		2½ doz. hose,	6.25	
			<hr/>	\$22.55

GARLAND & STONE.

1881.

April	29.	For 3 qts. oysters,	\$1.05	
	31.	7¼ lbs. pouts, dressed,	1.80	
May	9.	6 lbs. steak,	1.50	
		bananas,	.25	
	10.	3 lbs. shad,	.75	
	12.	135 lbs. butter,	29.70	
	31.	2 boxes berries,	.30	
June	3.	12 fresh mackerel,	1.20	
	4.	4 boxes berries,	.72	
		2 pine apples,	.50	
	9.	4 boxes berries,	.72	
	22.	5 doz. eggs,	1.10	
		10 boxes berries,	2.00	

June	22.	For 1 box lemons,	\$6.00	
		15½ lbs. lamb,	3.87	
		1 bu. peas,	2.00	
		4 bunches asparagus,	.60	
		1 doz. bananas,	.50	
		11 lbs. salmon,	3.85	
		1 pk. beans,	.85	
	24.	5 boxes berries,	1.25	
July	4.	15 lbs. lamb,	2.70	
		1 doz. bananas,	.50	
	9.	6 boxes berries,	.75	
		8¼ lbs. beef,	1.32	
May	3.	cr. by potatoes,		10.00
	13.	cr. by 17½ bu. potatoes,		12.25
		fish, oysters, and meat, from		
		July to December,	47.28	
		cr. by potatoes and onions,		28.03
1882.				
Jan.	11.	1 pk. cranberries, ½ bbl. ap-		
		ples,	2.27	
			<hr/>	\$65.05

THOMAS W. LANE.

1881.				
March	7.	For 5 sheets blotting paper,	\$4.40	
Feb.	5.	2 Swinton's geographies,	1.80	
June	13.	1 gross pen-holders,	.96	
	20.	4 doz. writing-books,	4.80	
		2 U. S. histories,	2.20	
July	9.	1 ream com'l note,	1.40	
	21.	3 bats,	1.00	
	29.	3 bats,	.45	
Aug.	27.	2 league balls,	2.00	
Sept.	11.	3 doz. writing-books,	3.60	
	23.	4 doz. writing-books,	4.80	
Oct.	5.	1 doz. slates and 1 harmonica,	1.20	
		1 choice selections,	.25	
	27.	1 gal. ink,	1.25	
Dec.		pens, crayons, and slates,	3.32	

1882.

March	For school-books and ink,	\$10.80	
	12 doz. copy-books,	15.30	
	1 harmonica,	.15	
		<hr/>	\$55.68

J. HODGE.

April 8.	For planing 1,000 feet,	\$1.50	
	$\frac{3}{4}$ hour sawing,	.30	
18.	26 feet sapling,	.65	
	$\frac{1}{4}$ hour sawing,	.10	
20.	100 blind slats,	1.25	
Nov. 3.	502 feet hemlock boards,	7.28	
22.	551 feet hemlock boards,	7.99	
	$\frac{1}{4}$ M. shingles,	.63	
30.	55 feet oak,	2.20	
	159 feet sapling,	3.98	
	1 $\frac{3}{4}$ hours sawing,	.70	
Dec. 31.	216 feet chestnut,	5.40	
1882.			

Feb. 1.	For 1 top-post, 1 door, 12 balusters,	3.84	
	220 ft. timber,	6.67	

1881.

Oct. 31.	2 hours' labor,	.80	
	2 feed-boxes,	1.80	
		<hr/>	\$45.09

J. F. GILLIS.

1881.

	For Boston Journal 1 yr.,	\$9.00	
	Manchester Mirror, 1 yr.,	6.00	
	Harper's Weekly, 1 yr.,	5.20	
	Harper's Monthly,	3.60	
April 11.	1 Scribner's, 1 bottle ink,	.40	
21.	2 albums,	.30	
	Mirrors,	.20	
	1 Granite Monthly,	.15	
May 30.	1 doz. bats,	2.00	
	1 doz. balls,	3.57	

July	5.	For 1 box combs,	\$.35	
Aug.	4.	1 lot. b. balls,	3.20	
	26.	7 b. balls,	4.00	
	30.	1 croquet set,	.87	
Sept.	7.	100 pencils,	.65	
	19.	1 lot bats,	2.00	
Nov.	15.	1 book,	.25	
		4 games,	1.84	
Dec.	8.	1 doz. boxes dominoes,	1.80	
	24.	1 lot books,	16.04	
		1 doz. b. g. boards,	2.85	
		elastic bands,	.45	
1882.				
Jan.		1 book, 2 magazines,	.57	
		4 copies Our Continent,	.40	
March		1 lot marbles, book,	1.31	
				<hr/> \$67.00

N. S. CLARK.

1881.				
May	21.	For elastic,	\$.50	
June		cotton and Silesia,	13.77	
		buttons and ribbon,	4.30	
		socks and cotton-balls,	4.75	
July		thimbles and elastic,	4.02	
		needles and cotton,	5.48	
August	1.	1 doz. p. needles, 1 doz. p. pins,	1.40	
		sundries,	.24	
	30.	1 doz. hose,	.80	
		3½ gross buttons,	.46	
Sept.	3.	14 doz. cotton,	6.98	
		53 yds. Silesia,	4.64	
	23.	½ gross fine combs,	2.50	
		1 doz. balls,	1.50	
Oct.	12.	½ doz. gloves,	2.00	
Nov.	4.	scarfs, yarn, and dominoes,	1.58	
Dec.	15.	combs and scarfs,	8.10	
	23.	gloves, jackets, hoods, scarfs,	20.71	
		3½ rolls ribbon,	3.22	

1882.

Feb.	For handkerchiefs and mittens,	\$5.21	
	tops and strings,	.95	
		<hr/>	\$93.11

G. B. WILLIS & CO.

1881.

July 25.	For 111 lbs. butter,	\$17.76	
	2 bbls. r. k. beans,	14.13	
		<hr/>	\$32.24

CHARLES F. ALLEN.

April 30.	For 3 qts. oysters,	\$1.08	
May 25.	12 mackerel,	1.20	
June 18.	4 boxes strawberries,	.88	
July 6.	“ “	.90	
14.	16½ lbs. lamb,	2.97	
	6 pine-apples,	1.08	
	6 boxes raspberries,	1.20	
21.	2 boxes blueberries,	.24	
23.	12 mackerel,	.84	
	merchandise, as per bill,	33.21	
	oysters, crackers, and fish, in		
	Dec., Jan., and Feb.,	7.60	
	Cr. by potatoes, onions, and cabbage,	<hr/>	32.48
			\$18.72

WILLIAM H. VICKERY.

1881.

	For filing saws and sharp'g shears,	\$1.35	
March 5.	1 razor,	.50	
7.	rep. locks and key,	.75	
Sept. 7.	“ “	.30	
Oct. 6.	1 box caps, ramrod, and worm,	.35	
11.	filing 3 saws,	.45	
19.	sharpening shears, 1 key,	1.00	
Dec. 28.	filing saws, rep. locks and keys,	2.25	

1882.

Jan.	filing saws, rep. pump,	1.30	
March 3.	3 keys,	.25	
		<hr/>	\$8.50

SEARS & CO.

1881.

July	25.	For 1 lb. nutmegs,	\$.90
		18 lbs. Oolong tea,	10.80
		1 bag butter salt,	2.50
		1 box pure cream tarter,	3.96
		12 lbs. chocolate,	4.08
		1 case G. C. flour,	4.80
		cartage,	.25
		40 lbs. starch,	1.80
			<hr/>
			\$29.09

JOHN B. VARICK.

1881.

May	6.	For 6 bottles Garget Cure,	\$3.00
		1 turf cutter,	.88
June	17.	57 lbs. tarred lath-yarn,	7.41
	27.	5 gals. lard oil,	5 00
Aug.	27.	5 gals. lard oil,	6.25
Sept.	7.	$\frac{1}{2}$ doz. scrub-brushes, machine-	
		bolts,	3.85
	23.	4 gals. lard oil,	5.00
Oct.	3.	10 lbs. nails,	40
	12.	1 whip,	1.25
	14.	1 wagon-jack,	2.00
	22.	1 bu. h. g. seed,	3.50
Nov.	1.	10 lbs. R. iron, 1 lb. nuts,	.73
	5.	1 plow-casting,	.90
		cow-ties and snaps,	.88
	10.	100 ft. fuse, 45 lbs. sad-irons,	2.75
	16.	9 lbs. floor-nails,	.40
	26.	5 gals. sperm oil,	6.25
	28.	10 lbs. nails, $\frac{1}{3}$ doz. axle washers,	.77
		175 lbs. Salem lead,	14.88
		9 gals. raw oil, 1-5 gal. can,	6.85
		59 lbs. lath-yarn,	7.08
	3.	3 lights glass, 3 dies,	1.21
	19.	12 lights glass,	.60
	20.	12 prs. skates,	5.40
	26.	1 wash-tub,	.90

1882.

Jan.	2.	For 3 clothes-lines,	\$.90	
		1 gal. Pratt's drier and can,	1.75	
		6 gross screws, 1 gal. coach-varnish,	2.83	
	13.	1 doz. prs. heel-plates and skate-straps,	1.68	
Feb.		1 set casters, 2 stable-brooms, 3 yds. chain,	1.71	
		2 cake-baskets, 2 vases,	12.00	
		nail, hooks, butts, and screws,	1.71	
March	17.	$\frac{1}{2}$ doz. cards,	.50	
		45 lbs. lath-yarn,	5.63	
			<hr/>	\$116.85

W. H. HILL.

July	30.	For shoeing horse 7 times,	\$7.38	
Oct.	31.	shoeing horse 6 times,	5.72	
Dec.	31.	shoeing horses from Nov. 3 to Dec. 26,	7.76	
March	30.	shoeing horses in Jan. and Mar.,	11.28	
			<hr/>	\$32.14

LOCKWOOD, BROOKS & CO.

July	25.	For 7 books,	\$6.50	
Sept.	29.	38 books,	36.15	
Dec.	22.	34 books,	40.00	
			<hr/>	\$82.65

FELLOWS & GOODWIN.

March	19.	For repairing harrow,	\$2.00	
April	23.	repairing harrow,	.60	
May		shaft-rubbers, bolts, etc.,	1.30	
June	1.	mending braces, rep. buggy,	1.25	
		iron on wagon, setting tire,	1.25	
		setting tire, 4 irons on wagon-seat,	1.00	
		rep. wagon and chain,	.85	
Oct.	28.	rep. carriages, and work from July 1 to date,	25.70	
Dec.	21.	rep. carriages, work from Nov. 1 to Dec. 29,	26.70	
			<hr/>	\$80.65

DARWIN A. SIMONDS.

1880.		
Sept. 13.	For 1 fourteen-gallon jar, 3 yds. oil-cloth,	\$.87 1.86
1881.		
July 12.	6 dusters, 4 pitchers,	5.22 1.40
Sept. 13.	1 wardrobe,	8.00
1882.		
Jan. 7.	4 hanging lamps, chimneys, burners, and lantern globes,	12.00 1.84
		<hr/> \$31.19

ROBINSON & STEARNS.

July 26.	For 349 lbs. beef,	\$33.16
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G. E. HALL.

May 6.	For $\frac{1}{2}$ lb. fly powder, cosmolia, 10 oz. garget-root,	\$.50 .10 .40
17.	3 boxes eye-salve,	.60
31.	1 qt. alcohol and bottle, 1 qt. witch hazel,	.90 1.10
June 18.	1 bottle Jamaica ginger,	.45
July 3.	1 qt. alcohol,	.75
7.	7 lbs. medicine,	.60
21.	$\frac{1}{2}$ lb. muriatic acid, 1 bottle sarsaparilla, 3 boxes eye-salve,	.20 .45 .60
Aug. 6.	2 cakes carbolic soap,	.50
7.	2 pack. gelatine,	.40
22.	14 oz. fly powder,	.90
23.	2 oz. gentian-root,	.10
Sept. 1.	$\frac{1}{2}$ pint olive oil,	.25
3.	3 cakes carbolic soap,	.75
12.	1 bottle sozodont,	.65
15.	1 qt. hammelis,	1.10
19.	2 boxes Rough on Rats,	.30

Oct.	3.	For 4 oz. oil of tar,	\$.25
	5.	5 pints benzine,	.40
		1 syringe,	.25
Nov.	28.	1 lb. pulv. chlo. potas.,	.60
Dec.	1.	1 ox.,	.30
	18.	5 oz. insect powder, sticking-plaster,	.85
			<hr/> \$14.25

WILLIAM C. ROGERS.

1881.

May	2.	For 2 lbs. Paris green,	\$.60
		2 8-in. ex. hy. bolts and screws,	.76
	4.	2 gals. spirits,	1.20
		5 lbs. Paris green,	1.50
	9.	$\frac{1}{2}$ gal. sperm oil,	.75
		flower-seeds,	.80
		1 qt. peas,	.30
		5 gals. sperm oil,	6.75
	14.	2 prs. row-locks,	.70
	23.	1 lb. pumpkin-seeds,	.25
	27.	448 lbs. Bradley's phosphate,	10.98
June	24.	$\frac{1}{2}$ lb. cucumber-seeds,	.50
July	2.	7 scythes,	5.25
	15.	1 doz. rakes, 2 drag-rakes,	4.50
		1 $\frac{1}{2}$ lbs. chain-bolts for mower,	.52
		2 rat-traps,	1.70
Sept.	3.	hasp and staples,	.15
		1 apple-parer, 3 curry-combs,	2.15
		2 wire brushes,	.80
	8.	2 $\frac{1}{2}$ lbs. sash-cord, 3 stake-chains,	3.03
	9.	axle for mower,	3.25
	15.	2 goad-sticks, 1 pr. ox-muzzles,	.80
Oct.	17.	3 razors, 1 strap,	1.40
	20.	2 bu. timothy-seed,	7.00
Dec.		mdse. as per bill rendered,	2.15
	8.	cold-chisel, hammer, tacks, and h. plates,	1.84
	12.	lag-screws, stables-brooms, and axe-handles,	2.09

Dec. 12.	For 3 lbs. Hampden green,	\$.54	
1882.			
Feb.	mdse., bill rendered,	30.99	
	15 lbs. nails, 1 laundry iron,	2.00	
March 22.	$\frac{1}{4}$ Td. L. H. M. fork,	.85	
	1 box glass,	3.35	
		<hr/>	\$99.45

BARTLETT & COBURN.

1881.			
Aug. 9.	For 1 melon and $\frac{1}{2}$ peck of pears,	\$.70	
Oct. 9.	Cr. by 15 bu. onions,		16.50
30.	17 $\frac{1}{2}$ bu. potatoes,		8.75
Nov. 16.	308 lbs. potatoes,		2.57
18.	28 bu. potatoes,		14.00
20.	For 12 balls wicking,	.60	
Nov. 23.	raisins,	2.60	
	208 lbs. g. sugar,	20.80	
	6 boxes sage, 4 doz. eggs,	1.80	
1882.			
Jan. 1.	3 doz. crackers,	.30	
15.	2 17-60 bu. pea beans,	4.90	
	1 bag,	.20	
	$\frac{1}{2}$ doz. oranges, 1 bbl. apples,	1.60	
17.	matches,	.55	
19.	pails, 1 bag,	1.80	
April 16.	1 bag, m. beans,	3.04	
	1 doz. brooms,	2.75	
	Cr. by 6 brooms returned,		1.38
May 5.	10 $\frac{1}{2}$ bu. potatoes,		8.40
	2 doz. lemons,	.60	
	6 boxes berries,	.90	
July 12.	4 doz. eggs, 6 t. jelly,	1.48	
		<hr/>	\$6.98

S. HOVEY.

May 23.	For $\frac{1}{2}$ doz. bean-pots,	\$1.80
June 19.	5 dippers,	.71
July. 19.	2 sieves, 1 watering-pot,	1.25

July	20.	For 1 tin reservoir,	\$2.00	
		1 doz. stove polish,	.60	
		repairing, and 2 oilers and strainer,	1.35	
Sept.	3.	4 dippers, 2 wash-basins, 1 6 qt. pail, 1 egg-beater,	1.92	
		1 chopping-tray, .35, 1 steam- er, .40,	.75	
	7.	large dipper,	1.25	
	15.	3 crumb-brushes and trays and 2 dish-pans,	2.76	
		2 doz. pie-plates, 1 gal. can, 1 tunnel,	2.00	
Oct.	14.	1 ladle .62, rep. lantern 15,	.77	
		Cr. by 1 pig,		3.50
Nov.	25.	For 3 dippers,	.75	
Dec.	5.	dish-pan,	1.50	
	10.	work,	.55	
	13.	bake-pan,	.35	
			<hr/>	\$16.81

T. A. LANE.

April	22.	For 1 $\frac{1}{4}$ lbs. brass castings and la- bor,	\$1.34	
		1 c. valve, 1 $\frac{1}{4}$, \$3.25; 1 l. nip., 1 $\frac{1}{4}$, .20,	3.45	
		1 el., 1 $\frac{1}{4}$, and labor,	.48	
May	6.	1 chap. valve, 1 $\frac{1}{4}$, 2 packings, labor on steam and rep. valve,	3.33 2.80	
		Cr. by discount,		1.30
July	11.	12 hose-bands, .60; 1 closet-pan and solder,	1.55	
		5 lbs. putty, .25; labor plumb- ing,	4.50	
Aug.	10.	1 globe valve, .75; labor on steam,	4.80	
	13.	1 angle valve, .95; labor on steam,	2.45	

Aug.	18.	For 6 ft. pipe, 2 valves, 46, \$2.76 ; 1 r. and l. 2, .50 ; labor \$1.60,	\$4.86	
	29	one—3½ flue brush,	1.50	
Oct.	4.	1 r. and l. ½, and labor,	1.47	
	7.	2 bush. 1½ by 1¼, .28 ; 14 m. 1½, .30, labor \$1.25,	1.83	
		Cr. by 1 shoat, discount,		7.00 2.38
	8.	packing valves,	1.20	
Sept.	20.	2 Jenk. valves, \$1.80 ; 3 air- cocks, \$1.26 ; 2 els. .12 ; labor, \$2.45,	5.63	
Dec.		1 hose bibb, \$1.25 ; 2 lbs. rubber packing, .60 ; 6 air-cocks, \$2.52,	4.37	
	30.	1 glo. valve, 95 ; 1 l. nip. .10, labor, \$3.25,	4.30	
		Cr. by discount,		2.33
Jan.	3.	1 lb. hemp packing and labor, 3 cast off for steam-pump and labor,	.65 7.95	
		2 ells, ¼, and labor,	.28	
		1 spindle for steam-pump,	2.38	
		1 ball asbestos packing,	.28	
			<hr/>	\$48.39

J. STICKNEY.

May	3.	For 4 doz. peg-awls, .40 ; and 1 side sole leather, 29½ lbs.,	\$8.37
June	6.	1 b. blacking, .20 ; 1 bunch leather shoe-strings,	1.05
	29.	1 side sole leather, 27½ lbs.,	7.15
	27.	1 doz. leather cement, brustles, 4 paper nails,	1.35
	29.	3 doz. washers,	.90
Aug.	25.	1 gross pegging awls, \$1.10 ; 2 pr. lasts,	2.30
		nails and 1 box eyelets, 1 bunch leather shoe-strings,	1.35

Sept.	13.	For 1 side sole leather, 23 lbs.,	\$6.44	
Nov.	5.	1 chamois, sponge, and foot-ball,	3.05	
	7.	1 side-sole leather, 28½ lbs. ;		
		1 calf-skin, 2 lbs.,	9.48	
	8.	3 gals. neat's foot-oil and ½		
		doz. shoe-knives,	4.37	
	23.	1 side sole leather, 20¼ lbs.,	5.47	
Nov.	29.	peg-awls, 6 prs. lasts,	3.60	
Dec.	7.	1 side sole leather, 24¼ lbs.,	6.97	
		2 paper tacks, 1 gross shoe-lac-		
		ings,	.60	
	27.	1 side sole leather, 24¾ lbs.	6.93	
1882.				
Jan.		1 calf-skin, 3 lbs.,	3.00	
		shoe-findings,	4.72	
March	17.	2 foot-balls,	3.25	
			<hr/>	\$80.17

BRIGHAM & PRATT.

May	For 2 bbls. crackers,	\$6.00	
July	cakes, buns, &c.,	2.88	
Aug.	3½ bbls. crackers,	12.01	
			<hr/>
			\$20.89

A. QUIMBY.

For 7 base-balls,	\$6.16	
2 qts. and 1 doz. Stafford ink,	2.25	
1 knife, harmonicas, 1 doz. m.		
tables,	5.15	
combs,	4.94	
		<hr/>
		\$18.50

PETTEE & WHITTLE.

Feb.	1.	For 2 casks of lime,	\$2.00
May	18.	2,036 lbs. middlings,	22.70
Sept.	16.	1 sck. middlings,	5.64
Nov.	11.	175 lbs. middlings and 1 bag	
		meal,	3.75

Nov.	17.	For 250 lbs. middlings and 2 bags		
		meal,	\$10.28	
	28.	grinding,	1.20	
Jan.	6.	grinding,	1.70	
			<hr/>	\$57.27

G. W. DODGE.

July	1.	For 1 pr. boys' rubber boots,	\$2.50	
	9.	4 pr. prison shop shoes,	8.00	
Oct.	18.	16 pr. brogans,	16.00	
		6 pr. base ball shoes,	6.00	
Aug.	26.	22 pr. girls' boots and slippers,	17.00	
Sept.		11 pr. boys' shoes and Blucher		
		bals.,	20.35	
Nov.	12.	1 bunch leather lacings,	.80	
Jan.		11 prs. boots and shoes,	12.20	
			<hr/>	\$82.85

J. C. RAY.

1881.

Feb.	17.	For 17 bbls. apples, <i>a</i>	\$1.25,	\$21.25
March	2.	8 "	\$1.25,	10.00
	8.	18 "	\$1.25,	22.50
	24.	15 "	\$1.50,	22.50
April	18.	18 "	\$1.50,	27.00
Aug.	11.	240 gals. vinegar, \$36 ; 4 bbls.		
		Astrachan apples, \$10,		46.00
	29.	4 bbls. Porter apples,		10.00
Sept.	2.	4 bbls. apples, \$10 ; 1 bbl.		
		pears, \$4 ; bush. plums,		16.00
	13.	1 bbl. apples, \$2 ; 1 bush. plums,		4.00
	16.	5 bbls. apples, \$2 ; 1 bbl. pears,		13.00
	28.	2 bbls. pears, 3 bush. peaches,		11.25
Oct.	5.	4½ bush. pears, 1 bush. peaches,		6.75
	14.	4 bbl. apples,		6.00
	25.	3 bbl. apples, 85 gal. cider, \$8.50,		13.00
	31.	pasturing 2 cows,		13.00
Dec.	30.	48 bbls. apples <i>a</i> \$1.50,		72.00
1882.				
March		537 lbs. beef <i>a</i> .8,	42.16	
			<hr/>	\$356.00

A. F. PERRY.

Feb.	For 7 prescriptions,	\$3.10	
April 6.	20 oz. tinct. rhubarb and bottle,	.80	
6.	1 bottle Wild Cherry,	.68	
Dec. 31.	prescriptions and medicine, from Aug. 22 to Dec. 21,	5.30	
		<hr/>	\$9.88

CONCORD RAILROAD CORPORATION.

June 13.	For freight bills for May,	\$41.00	
July 9.	freight bills for June,	206.74	
	freight bills for July, August, and September,	64.82	
Nov. 26.	freight bills for October and November,	58.11	
Feb. 11.	freight bills for December and January,	117.16	
	freight bills for February,	30.00	
March 31.	freight bills for March,	30.00	
		<hr/>	\$547.83

GEORGE H. COLBY.

July 30.	For boot between oxen,	\$36.00
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HUTCHINSON, LITTLEFIELD & HOAG.

Aug. 3.	For 12 pr. men's kip boots,	\$39.00	
	4 pr. misses' button gr.,	4.80	
	6 pr. women's button gr.,	9.30	
	12 pr. N. ties,	13.20	
	4 pr. N. ties,	4.00	
	11 pr. women's web slippers,	2.42	
	4 pr. misses' web slippers,	.80	
		<hr/>	\$73.52

HORACE MARSHALL.

Aug. 10.	For 300 lbs. butter,	\$48.00
	10 melons,	2.60

Sept.	26.	For 225½ lbs. butter,	\$43.34	
		50 lbs. cheese,	6.00	
Oct.	29.	99 lbs. butter,	17.82	
		101 lbs. butter,	18.18	
Nov.	7.	186½ lbs. butter,	33.57	
Dec.	2.	181 lbs. butter,	32.58	
	20.	152 lbs. butter,	25.84	
	23.	33 lbs. butter,	6.60	
March	2.	60 lbs. butter,	14.10	
			<hr/>	\$248.63

G. W. THAYER & SON.

Feb.	12.	For 2 pr. rubber boots,	\$6.00	
March	5.	boots for girls,	2.00	
Aug.	2.	12 pr. rubber boots,	36.00	
Dec.	23.	24 pr. ladies' rubbers,	10.32	
		10 pr. brogans,	10.00	
			<hr/>	\$64.32

D. M. GOODWIN.

May	13.	For 5 bean-pots,	\$.83	
July	31.	tin ware,	1.04	
Sept.	16.	rep. lamp,	.38	
			<hr/>	\$2.25

POOR & ROWELL.

Feb.	16.	For 1 bbl. apples,	\$1.50	
		½ bbl. sweets,	.85	
			<hr/>	\$2.35

E. F. JAMES.

July	18.	For keeping horse, 6 feeds,	\$1.50
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HIGGINS BROS.

June	21.	For 1¾ yds. oil cloth,	\$75	
July	28.	making over easy-chair,	10.25	
Sept.	1.	8 doz. saucers,	3.00	
		4 doz. 2 quart jars,	6.80	

Oct.	8.	For 126 $\frac{3}{4}$ yds. carpet,	\$145.20	
		110 yds. lining,	5.00	
		making, fitting, and laying car-		
		pets,	9.85	
		$\frac{1}{2}$ yd. leather cloth,	.40	
Oct.	11.	2 chamber suits,	92.30	
	27.	6 win. shades and fixtures,	9.37	
Nov.	1.	Cr. by seating $\frac{1}{2}$ doz. chairs,		1.25
	10.	For 1 b. w. work-table,	14.00	
	14.	1 $\frac{1}{2}$ doz. B chimneys,	.81	
	30.	2 doz. B chimneys,	1.50	
		6 doz. A wicks, 2 doz. mugs,	2.24	
Dec.	19.	2 doz. B wicks,	.20	
	1882.			
Jan.	11.	1 office desk,	25.00	
		3 doz. mugs, 1 doz. plates, 2		
		doz. tea-spoons,	5.50	
		$\frac{3}{4}$ yds. tapestry,	.75	
Feb.		2 doz. goblets,	2.00	
March.		renovating bed and pillows,	2.00	
		3 lbs. l. g. feathers,	2.55	
			<hr/>	\$327.95

GIDEON FLANDERS.

For 3	tons ice in fall of '79,	\$3.00	
22	" winter '79-'80,	5.50	
3	" fall '80,	10.50	
22	" winter '81,	5.50	
			<hr/>
			\$24.50

W. F. ROBIE.

May	13.	For visit and med. to cow,	\$1.50
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BENNETT & LORD.

Aug.	30.	For mason-work and stock,	\$1.65
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W. H. CATE.

Oct.	17.	For 1 pr. men's brog., 1 pr. boys' brog.,	\$2.75
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J. F. WOODBURY.

	For shoeing horses from Jan. 6 to	
	Oct. 19,	\$13.03
Dec. 31.	For shoeing horses in Oct., Nov., and Dec.,	8.75
March 20.	For shoeing horses in Feb. and Mar.,	6.25
		<hr/> \$28.03

CHARLES A. SMITH.

Jan. 1.	For 2 pitchers,	\$.50
Feb. 11.	3 pitchers,	1.50
22.	3 feather dusters,	3.38
23.	½ doz. lantern globes,	3.50
	2 dishes,	.90
Aug. 25.	1 doz teas,	1.00
Sept. 10.	½ doz. burners,	1.50
		<hr/> \$12.28

ASA HULL.

Sept. 14.	For 5 doz. Gospel Praise Books,	\$20.00
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ALVIE M. SMITH.

Sept. 6.	For threshing oats,	\$28.00
	pasturing oxen,	4.00
		<hr/> \$32.00

S. H. WOODBURY.

Aug. 13.	For 880 lbs. meadow hay,	\$3.52
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MRS. S. E. SWETT.

Aug. 29.	For Illustrated Household Magazine,	\$1.25
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J. A. BROWN.

Aug. 24.	For barge,	\$4.00
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A. H. LOWELL.

Aug. 30.	For 1 grate, ½ hour's labor,	\$1.63
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C. B. SOUTHWORTH.

Sept.	3.	For 36 boxes of collars,	\$2.80
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YOUNG MEN'S CHRISTIAN ASSOCIATION.

Sept.	10.	For Sunday services,	\$75.00
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WORCESTER & NASHUA R. R.

Sept.	7.	For transportation of bull,	\$4.20
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DAVID WELLS.

May	11.	For 700 ft. chestnut plank, 266 ft. timber,	\$19.32
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AUSTIN & FELLOWS.

Sept.	19.	For ½ doz. scrub-brushes,	\$4.00
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CALVIN DOLBEER.

Sept.	15.	For 32 lbs. butter,	\$7.36
Jan.	20.	39 lbs. butter and 1 bu. apples,	12.50
		5 doz. eggs, 6 gals. apple-sauce,	3.90
			<hr/> \$23.76

S. S. AIKEN.

Jan.	28.	For 30 lbs. butter,	\$7.50
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GRANITE STATE TELEPHONE CO.

Sept.	12.	For telephone service,	\$9.25
Nov.	25.	“ “	7.07
Dec.	31.	“ “	4.90
Jan.		“ “	9.91
			<hr/> \$31.13

J. H. PIERCE & CO.

Oct.	5.	For 290 lbs. W. I. coffee,	\$18.85
Feb.	20.	100 lbs. Java coffee,	25.00
			<hr/> \$43.85

PIKE & HEALD.

May	17.	For 1 bbl. sieve,	\$1.00	
July	6.	2 water-pipes,	2.00	
Sept.	12.	labor rep. water- and waste-pipes,		
		and solder,	5.00	
Feb.	2.	95 lbs. lead pipe,	6.47	
		labor rep. pump and leathering		
		boxes,	1.50	
	9.	2 dish-pans,	2.30	
	25.	½ doz. brooms,	1.50	
		1 grate to laundry stove,	1.57	
			<hr/>	\$21.34

DRAKE & CARPENTER.

July	4.	For 4 bu. peanuts,	\$4.00
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PIPER, HAWLEY & CO.

Aug.	17.	For 200½ yds. gingham @ 6¼c.,	\$12.53	
		6 doz. ladies' hose,	6.75	
Sept.	8.	199¼ yds. cotton,	19.08	
		53¾ yds. gray flannel,	9.68	
	24.	48½ yds. black cambric,	3.40	
Oct.	25.	464¾ yds. cottonade,	104.57	
Nov.	11.	8 doz. handkerchiefs,	2.67	
	26.	86 yds. double and twist cassi-		
		mere,	19.35	
Dec.	20.	4 doz. mittens, 3 prs. gloves,	6.42	
		9 jackets and 6 hoods,	8.62	
		15½ yds. print,	.97	
		12 mufflers and ½ doz. tippets,	3.89	
Jan.	17.	25¾ yds. table damask,	21.37	
		6 doylies and 1 roll batting,	.73	
Feb.	10.	4½ doz. napkins,	6.75	
		1 doz. hose,	1.00	
		12 yds. ticking,	2.40	
		177½ yds. 48-in. cotton sheetings,	24.85	
		49¼ yds. cashmere,	6.16	
March	20.	66½ yds. Russia crash,	6.85	
			<hr/>	\$268.04

JOHN N. FOSS.

Oct.	18.	For clipping one horse,	\$1.50
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H. S. CLARK.

Oct.	10.	For insurance on buildings,	\$150.00
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C. F. BONNEY, M. D.

		For medical attendance on inmates,	\$22.25
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P. B. PUTNEY.

July	4.	For 20 lbs. candy and 2 doz. lemons,	\$4.13
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J. M. & D. A. PARKER.

Sept.	14.	For 1 yoke oxen,	\$155.00
Jan.	4.	148¾ cords of wood,	371.87
			<hr/> \$526.87

WM. G. WESTOVER.

Aug.	15.	For 12 ball bats,	\$1.55
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CHAS. W. COLBY.

Sept.	30.	For 3 books,	\$5.50
Dec.	10.	2 books,	4.75
			<hr/> \$10.25

BRAMAN, DOW & CO.

Sept.	28.	For 160 gal. jacket-kettle and stand,	\$70.00
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LUTHER CAMPBELL.

Oct.	17.	For 23 7-8 cords wood,	\$65.65
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H. M. TARBELL & CO.

July	11.	For 62 yds. canvas,	\$9.92
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N. A. KNIGHT.

Oct.	14.	For pasturing ten head of cattle,	\$30.00
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B. S. SNOW & CO.

Oct.	26.	For 200 lbs. ply cod,	\$9.00	
		boxes cod, 60 lbs.,	3.90	
		boxes haddock, 60 lbs.,	3.00	
		$\frac{1}{2}$ bbl. mackerel,	5.32	
			<hr/>	\$21.22

E. R. COBURN.

July	4.	For 10 bats,	\$2.25	
Dec.	21.	6 writing-desks,	6.00	
		4 work-boxes,	2.00	
			<hr/>	\$10.25

MANCHESTER ONE-PRICE CLOTHING CO.

Sept.	24.	For 3 suits,	\$25.00	
		1 hat, 1 brace,	1.50	
Oct.	28.	5 blankets,	19.00	
Dec.	20.	1 doz. gloves,	6.00	
	21.	82 Cardigan jackets,	59.80	
		12 mufflers,	5.75	
Jan.		Cardigan jackets,	3.05	
		blankets,	5.00	
		1 doz. braces, 1 doz. shirts and drawers,	7.80	
			<hr/>	\$132.90

O. C. MOORE.

Oct.	18.	For Nashua Weekly Telegraph,	\$3.00
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C. F. SPRAGUE.

Oct.	31.	For 30 $\frac{1}{4}$ yds. ticking,	\$5.45	
Jan.	14.	7 jackets,	3.00	
		2 prs. blankets,	9.00	
	19.	50 $\frac{3}{4}$ yds. cotton,	3.30	
		20 yds. gingham, 1 remnant,	3.80	
			<hr/>	\$24.55

M. M. MARVELLE.

Oct.	4.	For renovating 2 beds, 95 pillows,	\$39.13	
		36 lbs. feathers,	11.70	
		Discount,		5.08
			<hr/>	\$45.75

E. M. SLAYTON.

Sept.	24.	For 2 bags pea beans, with bags,	\$7.75	
Dec.	26.	142 lbs. butter,	23.66	
		59 lbs. cheese,	4.72	
		1 bag pea beans,	11.71	
March	22.	1 cheese, 57 lbs.,	7.98	
			<hr/>	\$55.82

I. C. MERRILL.

Oct.	31.	For pasturing 3 cattle,	\$7.00
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J. A. BROWN.

Oct.	29.	For 1 pr. horses, and barge,	\$5.00
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WM. B. ABBOTT.

April	12.	For labor,	\$2.50	
	13.	labor,	2.00	
Oct.	8.	hanging 22 rolls paper and bor-		
		der,	3.00	
		½ day's labor, 10 lbs. paint,	2.50	
		labor,	1.68	
Jan.	24.	5 gals. b. linseed oil,	3.65	
		100 lbs. pure lead,	7.50	
		1 gal. naphtha,	.35	
1882.				
March	14.	Pratt's dryer, 1 gal. tur., asphal-		
		tum,	1.90	
			<hr/>	\$25.08

E. M. HADLEY.

1881.

June	10.	For 57 lbs. butter,	\$8.55	
Nov.	30.	butter,	<u>4.20</u>	\$12.75

GOODWIN BROS.

Oct.	1.	For oak stock,	\$3.88	
	2.	lot ash,	<u>1.94</u>	\$5.82

JAMES L. WILSON.

Nov.	5.	For services on farm,		\$21.00
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WESTERN UNION TELEGRAPH CO.

Nov.	1.	For telegraphing to date,	\$1.85	
	30.	telegraphing in Nov.,	<u>2.01</u>	
1882.				
Jan.	1.	telegraphing,	<u>1.57</u>	\$5.43

DODGE & LAING.

Nov.	21.	For 185 lbs. turkey,		\$33.30
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PRINT WORKS.

Nov.	12.	For 36 bu. charcoal,	\$3.24	
March	11.	9 bbls. charcoal,	<u>2.70</u>	\$5.94

JOHN M. RICHARDSON.

Nov.	24.	For 131 lbs. beef,		\$11.79
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J. M. ROGERS.

Nov.	30.	For 1 book (Underground World),		\$3.75
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CHARLES G. MANSFIELD.

Nov. 19.	For 2 doz. prs. gloves,	\$9.25
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C. A. SHEPARD.

Nov. 17.	For arresting 3 boys,	\$16.00
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QUINCY SHIRLEY.

Dec. 4.	For 3½ cords manure,	\$21.13
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T. W. RICHARDS.

Dec. 1.	For 73 lbs. lamb,	\$3.35
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BOSTON HERALD.

Nov. 18.	For advertising,	\$5.00
	advertising,	2.25
		<hr/>
		\$7.25

MRS. J. HILL.

Dec. 8.	For services in kitchen,	\$5.00
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ELBRIDGE HILL.

Dec. 15.	For services in boys' kitchen,	\$15.00
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THOMAS MORGAN.

Dec. 24.	For 16¾ ft. manure,	\$10.47
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MICHAEL LANE & SON.

Dec. 13.	For 10 cords 2 ft. manure,	\$53.81
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FRED F. LANE.

Dec. 19.	For 4 7-8 cords manure,	\$26.81
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UNION PUBLISHING CO.

Nov. 17 and 23.	For advertising,	\$7.00
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BUNTON & WILBER.

Oct. and Nov.	For rocker-plate, and shoeing oxen,	\$5.73	
Feb.	whiffletree and sleigh,	1.40	
		<hr/>	\$7.13

JOHN E. TOWLE.

March 29.	For 85 lbs. ham,		\$10.63
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R. D. GAY.

Feb. 11.	For 17 yds. gimp., and 2 yds. upholstery goods,		\$4.20
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GEORGE H. STEARNS.

1880,'81,'82.	For 1¼ gross matches,	\$2.75	
	25 pounds black pepper,	6.50	
	1 barrel c. sugar,	31.30	
	26½ pounds butter,	5.30	
	112 pounds soda,	5.60	
	38 pounds coffee,	10.00	
	salt,	5.95	
	soap,	6.40	
	eggs,	1.92	
	oranges and lemons,	1.27	
	raisins,	4.16	
	57 pounds cks.,	4.16	
	stove polish, B. bricks, and spices,	7.05	
	Credit by potatoes and cabbages,	73.35	
		<hr/>	\$19.01

MAXWELL & STOWELL.

March 29.	For 5¼ cords manure,		\$31.50
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C. C. CURRIER.

Jan. 18.	For repairing organ,	\$1.50	
	tuning piano,	1.50	
		<hr/>	\$3.00

HORACE CALDWELL.

Jan. 20. For 12 barrels apples, \$25.75

PLUMMER & HOLTON.

May	17.	For 6 dozen socks,	\$5.40	
		1 dozen hats,	2.00	
Jan.	22.	½ dozen boxes collars,	.48	
July	13.	4 coats,	19.00	
	29.	5 shirts, 4 do.,	2.85	
Oct.	5.	10 pairs gloves,	7.90	
		9 5-12 dozen socks,	24.42	
Nov.	25.	22 coats, 10 vests,	71.00	
		coat and hat,	3.00	
	28.	2 prs. drs., 2 shirts, 1 pr. mittens,	2.00	
	30.	5-12 dozen caps,	3.50	
			<hr/>	\$141.55

A. G. FAIRBANKS.

Nov. 7. For 161 pounds beans, \$7.14

C. A. WHITTEMORE.

Dec. 3. For 54 gals. kerosene and barrel, \$5.96

J. C. AIKEN.

Dec. 31. For 28 pounds fresh pork, \$2.80

L. B. HOW, M. D.

For professional attendance on inmate, \$4.00

SANBORN CARRIAGE COMPANY.

Dec. 24. For splicing bow and rep. top, \$3.50

SAMUEL BURNHAM.

Dec.	19.	For 320 pounds beef,	\$23.00	
		18¼ pounds turkey,	4.00	
			<hr/>	\$27.00

MALACHI F. DODGE.

Dec.	17.	For gravel, etc.,	\$6.67
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NICHOLS & CO.

Dec.	19.	For 1 Davis sewing machine,	\$35.00
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J. D. PATTERSON.

Dec. and Jan.	For $3\frac{3}{4}$ cords manure,	\$26.25	
	7 cords 1 foot manure,	39.30	
Dec.	20.	1 cow,	50.00
		<hr/>	\$115.55

E. J. WILLIAMS.

Dec.	28.	For repairing roof,	\$2.50
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MORSE, KALEY & CO.

Dec.	23.	For 8 pounds blue-mixed ball cotton,	\$4.04
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MARCH BROTHERS, PIERCE & CO.

Dec.	9.	For 3 doz. mittens; $1\frac{1}{2}$ doz. gloves,	\$9.37
		$1\frac{1}{2}$ doz. flannel shirts and draw-	
		ers,	19.00
		7 doz. Shaker flannels,	14.90
		neckties,	5.25
		10 doz. handkerchiefs,	24.00
Jan.	27.	6 per cent. off,	4.35
		$1\frac{1}{2}$ doz. white shirts,	10.00
		<hr/>	\$78.17

W. H. WILSON.

Jan.	28.	For 37 chestnut sleepers,	\$7.40
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D. ANNIS.

Dec.	31.	For labor on farm,	\$50.00
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HENRY C. RAND.

Jan.	4.	For 12 doz. pr. top lifts,	\$7.20	
		14 doz. r. pebble taps,	33.84	
		1 doz. cement,	.80	
		4 pounds preservation,	.80	
		3 doz. knives,	2.10	
		2 doz. stub knives,	1.40	
		2 bunches shoe-strings,	1.30	
			<hr/>	\$47.44

C. C. TUCKER.

Jan.	28.	For 4 bbls. apples,	\$9.00
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REPUBLICAN PRESS ASSOCIATION.

For INDEPENDENT STATESMAN,	\$1.50
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THOMAS DINSMORE & SON.

Jan.	26.	For 112 pounds turkey,	\$13.44
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J. H. BROWN.

Feb.	2.	For 16 days' painting,	\$30.00
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G. W. BROOKLINGS.

Feb.	16.	For 1 medical work,	\$6.00
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M. V. B. KINNE.

March	8.	For 9 gallons syrup,	\$5.31	
		1 faucet; filing 3 saws,	1.15	
		Credit by 9 bush. potatoes,		2.41
			<hr/>	\$4.05

WARDEN BROTHERS.

Jan.	11.	For 202½ pounds butter,	\$46.50
		49 pounds turkey,	8.09

Feb.	13.	For 4 36-62 bush. beans,	\$14.89	
		174 pounds oleo. butter,	31.32	
	16.	50 pounds chicken,	6.00	
March	15.	91 pounds oleo. butter,	15.47	
	16.	2 cans maple syrup,	2.00	
			<hr/>	\$124.17

JAMES S. BACHELER.

Jan.		For 1 day's labor,	\$3.50
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O. P. WILSON.

		For pasturing 2 cows 4 weeks,	\$4.00	
March	4.	10 barrels apples,	29.00	
			<hr/>	\$29.00

PENMAN'S ART-JOURNAL.

Jan.	19.	For 1 year's subscription,	\$1.00
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WILLIAM H. ELLIOT.

		For repairing clock,	\$2.50
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J. L. FOGG.

Feb.	15.	For 1 cow,	\$73.00
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H. N. BARNARD.

Feb.	16.	For 100 pounds beef,	\$7.00
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GEORGE W. NICHOLS & CO.

Dec.	7.	For 1 box collars and ruches,	\$1.00	
		machine belt, thimbles, pins,		
		and needles,	3.02	
			<hr/>	\$4.02

WILLIAM WAGNER.

1882.		For arresting boy,	\$5.00
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C. G. B. RYDER.

Feb.	10.	For one lot manure,	\$10.00
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PARMENTER CRAYON CO.

March	4.	For 2 gross crayons,	\$.36
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T. W. HOOPER.

March	1.	Teaming from Jan. 2 to Mar. 1,	\$31.00
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WALTER GREEN.

March	4.	For 11 hens,	\$6.50
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T. M. HOOPER & CO.

March	5.	For labor, stock, and table,	\$39.96
		filing saws,	.80
			———— \$40.16

PETER GAINES.

		For 87½ pounds tripe,	\$7.00
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GEORGE BULLOCK.

		For 3¾ cords manure,	\$22.50
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DANIEL JOHNSON.

March	16.	For 50 pounds sausage,	\$6.50
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M. J. JENKINS.

		For arresting McCann and Mahoney,	\$20.00
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HUBBARD & LULL.

Dec.	3.	For 1 lb. hops ; 1 oz. spts. nitre,	\$.48
		1 qt. tinct. arnica ; 1 bot. eye-	
		water,	1.65

Feb.	13.	For 1 bot. sarsaparilla ; St. Jacobs		
		Oil,	\$1.30	
	23.	10 pts. cough syrup,	4.35	
			<hr/>	\$7.78

FELLOWS & CO.

For blacksmith work,	\$17.80
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C. H. HILL & CO.

Oct.	19.	For 65 bbls. flour,	\$503.75	
Nov.		1 cask lime ; 7 bags meal,	11.35	
Dec.		10 sacks bran,	18.00	
Feb.		21 bags meal ; 10 sacks mid-		
		dlings,	59.75	
March		1 cask lime,	1.50	
		36 bags meal ; 8 sacks mid-		
		dlings,	73.63	
			<hr/>	\$667.68

O. P. STONE.

For 6¼ lbs. steak ; 29 lbs. tongue ;	
49 lbs. fresh fish,	\$9.70

G. H. DORR.

For 7 loads manure,	\$20.00	
6 mirrors,	1.80	
	<hr/>	\$21.80

C. W. FARMER.

June	18.	For pk. p. beans ; g. matches ; 1 box		
		starch,	\$2.10	
July	11.	6 boxes gelatine ; 6 pounds pd.		
		sugar,	1.86	
		2 lbs. citron ; 4 doz. eggs,	1.48	
Aug.	22.	sweet potatoes ; w. melon,	.70	
Oct.	22.	28 lbs. cheese,	4.34	
		15 lbs. y. h. tea,	8.25	

Oct. 22. For 64 lbs. soap,	\$3.20	
12 lbs. sausage,	1.56	
1 box raisins,	3.00	
	<hr/>	\$26.49

BROCK & DRISCOLL.

For 1 large spider and griddle,	\$1.15	
1 lamp and pat. burner,	1.40	
1 doz. cuspadors and 1 sink		
strainer,	3.25	
2 doz. mugs and 2 doz. plates,	3.44	
pails and repairs on tinware,	2.70	
	<hr/>	\$11.94

KIMBALL & GERRISH.

For 1 wool-skin,	\$2.00
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DANIEL L. STEVENS.

For 288 lbs. fresh meat,	\$11.52
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R. N. ROLLINS.

For 1 tedder-tooth,	\$.40
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JAMES BROTHIERS.

For use of stall,	\$8.00
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A. P. PILLING.

For 4 11-60 bush. beans,	\$13.55
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I. S. YORK.

For repairing harnesses and har-		
ness-findings,	\$10.40	
1 pr. team harnesses,	4.50	
	<hr/>	\$14.90

G. W. WILKINS & CO.

		By balance to Dec. 24,	\$12.31	
Dec.	24.	For 3½ gals. oysters,	4.38	
		½ doz. Bell dressing,	1.25	
Jan.	11.	eggs and crackers,	1.64	
		35 turkeys,	7.70	
		fish from January to March,	9.92	
		oysters and crackers,	3.66	
		31½ lbs. ham,	4.41	
		42 lbs. turkeys,	7.00	
		Credit for potatoes,		12.00
			———	\$40.27

E. G. & F. E. M'KEAN.

March	20.	For 294 pounds beef,	\$26.46
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J. OTIS CLARK.

May	9.	For dressing and marketing ox,	\$5.00
	13.	dressing ox,	1.50
	23.	dressing ox,	1.50
June	6.	168 lbs. beef,	11.76
	7.	dressing ox,	1.50
	27.	158 lbs. beef,	18.17
		dressing ox,	1.50
July	18.	314 lbs. beef,	29.83
		1 cow,	45.00
Aug.	3.	dressing 1 cow,	1.50
	16.	260 lbs. beef,	20.80
	24.	177 lbs. beef,	11.50
	26.	95 lbs. beef,	6.65
	30.	324 lbs. beef,	29.16
Sept.	5.	140 lbs. beef,	11.90
	6.	508 lbs. beef,	45.72
	26.	378 lbs. beef,	34.02
Oct.	4.	220 lbs. beef,	15.40
	13.	dressing cow,	1.50
Nov.	5.	440 lbs. beef,	30.80
	18.	500 lbs. beef,	35.00
			——— \$359.71

May	9.	By 659 lbs. beef; 82 lbs. hide; 30 lbs. tallow; offal,	\$60.07
	13.	38 lbs. tallow; 87 lbs. hide; offal,	9.73
	16.	260 lbs. beef; 60 lbs. hide; 40 lbs. tallow; offal,	28.30
June		173 lbs. hide; 92 lbs. tallow; offal,	20.98
July	18.	1 pair oxen,	156.32
Oct.	13.	312 lbs. beef; 50 lbs. tallow; 74 lbs. hide,	30.01
	18.	76 lbs. hide; 60 lbs. tallow; offal,	10.03
			<hr/>
			\$315.44
			<hr/>
			\$44.27

LIST OF INCIDENTALS.

1881.

May	4.	Concord R. R., extra fare of visitors,	\$2.70
		Expenses to Somerville,	3.58
		Fruit,	4.00
	10.	Orrill Bros., honing razor,	.25
	12.	Wills's car-fare,	.25
		Postage stamps,	3.00
		Spruce gum,	.75
		Otis Cilley, 6 doz. eggs,	1.00
	20.	Davis's car-fare,	1.40
	21.	Samuel Burnham, 2 bbls. apples,	2.25
	23.	Horse-car tickets,	2.00
	24.	Expenses to Henniker for cattle,	2.20
	25.	Boy's fare to Portsmouth,	.60
	26.	Expenses to Centre Harbor for cattle,	5.50
	27.	Expenses to Boston,	3.80
	28.	Expenses to Worcester and Fitchburg,	5.65
	30.	Long's car-fare,	2.20
	31.	Expenses to Weare,	.75
		Extra work girls,	1.33
		Extra work farm boys,	.25

June	2.	Chick's car fare,	\$1.25
		Clough & Towle, butchering,	4.00
	6.	Hogg, Brown & Co., for shirting,	55.25
		Expenses to West Newbury, Mass.,	3.20
	8.	Mileage ticket,	12.50
	9.	Expenses to Portsmouth,	1.50
	10.	Chambeau's car-fare,	.50
	11.	Expenses to Hillsborough,	3.45
	12.	E. James's horse-keeping,	.50
		Postage stamps,	3.00
		Libby Bros. and others, for arrest- ing Hagar,	7.75
	14.	Mr. Hall, of Candia, for informa- tion,	2.00
	15.	Expenses to Amesbury Mills,	6.15
	17.	Powell's car-fare,	1.00
		Orrill Bros., rep. razors,	.75
	20.	Parker, extra work,	.40
		Boys' tickets to Barnum's,	12.50
	25.	Colby's car-fare,	1.50
		Murphy's car-fare,	1.15
		Postage stamps,	4.00
		Boy's car-fare,	1.50
July	1.	S. Woodbury, for hay,	4.05
	4.	Fire crackers,	1.50
		Boys' extra work,	.60
		6 licenses on dogs,	2.00
	11.	Getting cattle from pasture,	1.50
	14.	J. P. Fellows, night-police,	3.00
	15.	Clark's car-fare,	.50
	20.	Telegraphing,	.58
		Horse-keeping,	.50
	22.	Postal cards,	1.00
Aug.	25.	Expenses to Boston,	3.90
	26.	Cavanaugh Bros., horse hire,	1.00
	29.	Linscott's car-fare,	2.00
	1.	boys' car-fare,	2.45
	2.	shine—extra work,	.20
		Postage stamps,	4.50

Aug.	13.	Mr. Merrill, for boys' treat,	\$1.00
	14.	Expenses to Nashua and horse-hire,	3.50
	15.	Expenses to Nashua,	1.50
		Glass-cutter,	.50
		M. Shaw, for umbrella,	1.50
		Cap,	.50
	22.	P. O. key,	.50
	23.	Ham's fare to Raymond,	.35
		Postage stamps and postal cards,	4.00
		Steamboat ride for inmates,	3.25
	25.	Greeley's car-fare,	.75
	26.	Powell's and Martin's car-fare,	1.00
	29.	2 rolls Swett's salve,	.40
	30.	Demick, for peck of plums,	.75
Sept.	1.	Jennie Stewart, extra work,	1.00
		Putting up horse,	.25
		Lincscott's fare to So. Berwick,	2.00
		Powell's car-fare,	1.00
	5.	C. B. Noyes, for crackers,	7.16
	6.	Expenses to Nashua,	2.00
	7.	Greeley's expenses to Worcester,	4.80
		John V. Chandler's fare to Goshen,	2.50
		Expenses to Lawrence and Worcester,	6.25
	12.	Postage stamps,	3.00
	14.	Tickets and expenses of boys to Goffstown fair,	4.85
Sept.	15.	Basket of peaches,	1.75
		Mr. Emery, 3 lbs. horn pouts,	.68
		Mentor, extra work,	1.00
	22.	Telegraphing,	.57
		Expenses to N. H. fair, with cattle,	8.00
	23.	Davis's car-fare,	.75
	28.	Expenses to Boston,	7.90
		Peaches,	1.00
		Orrill Bros.,	.25
Oct.	3.	J. J. Adams, liniment,	.50
	4.	Tobine's car-fare,	1.00
	5.	Postage stamps,	5.00

Oct.	5.	Boys' extra work,	\$.60
	10.	Boys' car-fare,	.75
		Anna Doane, harmonicas and candy,	.70
	12.	3 qts. peanuts,	.30
		Haley's car-fare,	.75
		Extra work,	.40
		Colby boy, extra work,	.50
	20.	Expenses getting cattle from pasture,	3.25
	21.	B. F. Marsh, butchering,	.75
		Colby's car-fare,	1.50
	22.	Postage stamps and postal cards,	4.00
	24.	Glaziers' car-fare,	2.00
	25.	Expenses to Boston and Ayer,	5.30
		Boys' extra work,	1.75
	31.	Girls' extra work,	1.42
		A. Day, 25 tickets to ladies' temperance exhibition,	6.25
		P. B. Putney,	.35
Nov.		Postage stamps and postal cards for qr.,	7.50
	11.	Putting up horse,	.50
	14.	Boys' admission to Reform club,	.75
	16.	Boys' tickets to concert,	.50
	17.	Expenses to Nashua,	1.50
		Expenses getting boys,	12.90
		Expenses to Lawrence and Boston,	6.30
		Telegraphing,	.83
	25.	Truesdale, for 3 surcingles,	1.50
		M. E. Ray, services,	5.00
	26.	Mileage ticket,	20.00
Dec.	1.	Watching,	3.00
	6.	Pears,	.50
	8.	Horse car tickets,	1.00
	9.	Expenses to Boston,	4.00
	9.	Wilmot, for overcoat,	1.00
		Sundries,	.50
	12.	Hill's express,	.40
	15.	Perry, Mason & Co., for Youth's Companion,	1.75

Dec.	17.	Boots for Corbett boy,	\$3.00
	20.	Mr. Kidder, for mutton,	3.37
		Nichols & Son, hack-hire,	1.50
	22.	Expenses to Gardner, about chair work,	3.00
	23.	Christmas candles and trees,	1.75
	31.	Harrington, for measuring manure,	.26
		Oysters,	.75
		Extra work, boys and girls during qr.,	6.95
		Boys' car-fares during the quarter,	14.25
1882.			
Jan.	3.	Expenses to Boston,	3.50
	10.	P. C. Cheney, coarse paper,	.40
	12.	James Bros., hack-hire,	1.50
		Medicine,	.15
	14.	J. C. Aiken, 3 doz. eggs,	.90
	16.	Geo. Meserve, extra work,	5.37
	23.	A. J. Roberts, solder,	.50
	24.	J. Nichols,	1.50
	26.	Expenses to Westborough for McCarthy,	11.40
		Cretonne, for lounge-cover,	2.40
Feb.	7.	Horse-car tickets,	1.00
	9.	4 De Witt's Speakers,	.40
	23.	Repairing sleigh,	.75
	28.	Expenses to Boston,	1.70
March	11.	Cold chisel,	.25
	21.	I. N. Saunders, expenses,	5.00
	25.	Expenses to Goffstown,	1.00
	30.	H. Russell, for musical entertainment,	3.50
		Orrill Bros., honing razor,	.25
		Boys' car-fares, during winter,	5.93
		Postage stamps, for January, February, and March,	15.23
		Boys' extra work,	13.34
		Girls' extra work,	5.35
		Stabling for horse during winter,	2.75

SALARIES AND WAGES.

Paid superintendent and treasurer,	\$1,100.00
matron,	525 00
farmer,	445.00
teachers,	500.00
overseer in chair-shop and yard,	300.00
boys' cook-room,	300.00
sewing-room,	192.00
laundry,	192.00
housekeeper,	193.00
watchman,	300.00
	<hr/> \$4,047.00

CONDENSED FINANCIAL STATEMENT OF THE
TREASURER.

1881.

May 1. Balance in hands of treasurer,	\$5,104.20
Cash received :	
From state treasurer,	4,500.00
For board,	7,218.11
For chair-work,	5,046.99
For neat stock, pigs, etc.,	636.85
For vegetables, hay, etc.,	652.71
From Moody Kent fund,	273.21
From McWilkins fund,	477.50
From various sources,	400.51
	<hr/> \$24,310.08

EXPENDITURES.

Cash paid :	
For ordinary expenses,	\$16,726.80
For improvements,	626.00
For insurance,	150.00
	<hr/> \$17,502.80

1882.

April 1. Balance in treasury,	\$6,807.28
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BILLS RECEIVABLE.

For board,	\$1,950.00	
For chair-work,	724.00	
For potatoes,	75.00	
	<hr/>	\$2,749.00
Available balance,		<hr/> \$9,556.28

ACKNOWLEDGMENTS.

Many thanks to the following-named publishers for their liberality and kindness in furnishing the school gratuitously their valuable papers : One hundred copies of the Dayspring, Manchester Times, People and Patriot, Portsmouth Journal, Northern Sentinel, Cheshire Republican, Dover Enquirer, and Morning Star.

With teachers and officers generally I have been more than satisfied. Most of them have labored faithfully and well to promote the best interests of the school.

The board of trustees, who have so generously given me their support and encouragement in my labors, have my heartiest thanks.

J. C. RAY,
Superintendent and Treasurer.

ANNUAL REPORT
OF THE
STATE NORMAL SCHOOL
OF
NEW HAMPSHIRE,
JUNE, 1882.

CONCORD:
PARSONS B. COGSWELL, STATE PRINTER.
1882.

REPORT.

To the Trustees of the State Normal School:

In compliance with your request, I submit my third annual report.

The work of the year has been thoroughly but quietly done. The school has not striven to advertise itself, except by its work; and this, on account of its distance from the centres of population, is but too rarely seen.

The work has become systemized, and meets the need, if not the want, of the state. But we find ourselves in a trying position. We compel students to study the elements of language, mathematics, the sciences, and history, after they have graduated from a course of study of thirteen years, during which these subjects have occupied a prominent place; and so we seem to condemn the methods largely employed in the public schools of the state. Our school should devote itself to the teaching of methods alone: it is compelled to precede this by a thorough teaching of all elementary matter. We feel it our duty to state, in brief, our reasons for this. In most of our schools the true order of instruction is wholly or in part reversed,—it is deductive rather than inductive; generalizations or principles precede facts; and while it may be an open question whether a disciplined mind cannot pursue any new branch of study both deductively and inductively, it cannot be doubted that the natural method of teaching is strictly inductive. Here let me say, that the great danger that threatens every teacher who follows nature's method is this: he will not see that the child or youth, by his outside reading and associations, or by observation and thinking, has prepared himself

to grasp thoroughly a principle. This is the reason why the old New England school graduated such strong scholars ; but it is just as truly the reason why it made a wretched failure in the education of the majority. To return : a child commonly learns that three is contained in nine three times. This statement is correct ; but the child does not *know* it to be true, because he has *learned* a generalization drawn from this fact in numbers, that nine things can be divided into three groups of three things each. If the child makes this division for himself, again and again, he knows it. The child learns that New York is a great commercial city, but he does not *know* this to be true : he must first know that behind New York lies a great agricultural and manufacturing country, connected with it by lines of railways and canals. Given the latter facts, he could infer the first. A child learns the fact that liquids exert pressure equally in all directions ; but he does not know this, either in the sense of being sure of it, or of appreciating its bearings and importance, until he has been led to observe a whole group of facts from which without help he could have inferred this principle. Or in geometry, commonly a principle is stated to a pupil, and the proof assigned to be learned ; instead, a pupil should be told to prove, if possible, a hypothetical principle, the reasons for which he must deduce from the principles already mastered. Or in history, the child learns this form of words : “ South Carolina was in favor of nullification because of the high tariff forced upon the country by the influence of New England and the Middle States.” Teach the child that agriculture is the only form of industry that will flourish in connection with the institution of slavery, and that the cultivation of a single staple is the only form of agriculture that can be pursued with profit, and he will at once see that the planter is an importer, and as an importer is bitterly opposed to a high tariff, and naturally ready to resort to extreme measures to defeat it.

What is the effect of the deductive teaching upon the average child ? It is benumbing, for it requires of him little or no thinking : the mind of the child or youth is a lumber-room or a storehouse, if you please, not an intelligent machine. We are therefore compelled to take our pupils through each study

inductively ; then we retrace our steps and lead them through deductively. In this way the pupil has learned what, and in what order, he is to teach, for he has mastered not only the subject-matter, but the logical development of it.

May I ask you to follow our plan of work in each department, and see if this principle is observed? First, language. We commence with word-teaching. Every pupil is obliged to furnish himself with a dictionary and book of synonyms. Simple classic selections are chosen, because they alone will bear critical examination, such as the Legend of Sleepy Hollow. Each word is critically examined to get the idea which lies behind it ;—if an action word, the action must be shown by the pupil ; if an object word, the object must be pictured ; if an enlarging or a qualifying word, the force it adds to or subtracts from the sentence is carefully noted ; if one of a group of cognate words, the shades of meaning between it and its synonyms are shown. This critical study of words is pursued to get a proper basis for the study of figurative language, as well as an acquaintance with the meaning of words ; for no one correctly uses a word in a figurative sense, unless he first knows its literal meaning ; in other words, the type must precede the antitype. The power of language, the soul of language, lies in the possibilities of development inherent in every word, or, in the secondary or figurative use of words. Philosophy, poetry, and history are stripped of meaning, save to him who knows the development of words. Just here (in their relation to language in its secondary or figurative use) comes in an important use of history, especially ancient history, and elementary science ; for the types or pictures which lie behind many of the most vigorous words or phrases in our tongue are drawn from history, especially biblical history, and from the every-day phenomena of nature. Therefore, would we correctly use or keenly enjoy language, a wide knowledge of the facts of history and of science is absolutely necessary. For illustration, take the feudal system : Enumerate the words in the English language which originated from it,—and these words are in the most common use. Von Holst, in his Constitutional History of the United States, with marked felicity, always speaks of the slaveholding aristocracy as Barons. Can

this word be intelligently used or enjoyed unless the feudal system lies pictured before the mind almost as clearly as the old life of New England is seen by the antiquarian? Educated man will never bring himself to forbear the use of these vigorous, meaty words, because ignorant auditors or readers do not find them forcible, nor should he. Biblical, Greek, Roman, and feudal history are taught, not merely or primarily with reference to their effect on civilization, but as containing the innumerable pictures that lie behind the words and phrases in our language.

By this study of words, the truth is fixed in the minds of our pupils, that behind every word and phrase is an object, or an action, or a quality, or a fact, and that these words have endless possibilities of development.

Every examiner of teachers is shocked at the poverty of their language and the barrenness of its meaning. The reason is obvious: they have not studied things, but forms. Science and history, if properly taught, are things, and no word created by them, when so studied, can fail of being alive with meaning. Let us suppose a class is about to read the *Idyls of the King*. There should precede this reading a careful study of mediæval history;—the castle should be as real as the school-house; the knights, as the teachers; the tournament, as a base-ball match,—and so to the end. For the poet presupposes that the reader is familiar with the spirit of chivalry, and he attempts to portray but a phase of it.

Along with this critical study of words goes a study of the plan of the author, in distinction from the elaboration of his plan. This study of the plan involves, first, the outline or the main divisions into which the author has divided his subject; second, the thought paragraphs which make up each of these divisions; third, the thought periods, which are the units into which the thought paragraph is divided; and fourth, the key-word, implied or expressed, upon which the meaning of the period depends. Such an analysis of any selection with reference to the thought will give the argument or story; the analysis of the construction of the sentence, its syntax. Syntax, or the analysis of the forms in which the thought is put, is the last step in language work.

This, then, is the development of our language work ;—first, the critical study of words in their primary and secondary meanings ; second, the division of the selection into its main thoughts ; third, the division of each main thought into thought paragraphs ; fourth, the division of these thought paragraphs into thought periods or language units ; fifth, the finding of the key-word,—that word upon which the thought of the period depends ; sixth, the analysis of the thought periods or syntax. The authors studied by us are Irving, Tennyson, Hawthorne, Milton, Shakespeare, and Webster.

MATHEMATICS.

The work in mathematics includes, first, the science of the point, line, angle, surface, and volume, and their application to mensuration ; second, commercial arithmetic, or the application of number to commercial transactions ; third, primary arithmetic and algebra, or the science of numbers and letters. This order of development is observed because it is the natural order,—the concrete before the abstract. The science of numbers and letters receives the most attention because of their difficulty and importance. The average child will grasp and so love mathematics as he is taught number. The teacher will instruct in number intelligently or mechanically, as he knows the science of number. The study of the science of number and letters, and the teaching of number, receive nearly one half the time given mathematics in the school.

SCIENCE.

The course in science includes the study of three branches,—physics, physiology, and geography. The work in physics extends through one term. The first ten weeks are occupied in a careful observation of those phenomena which show the composition of matter and molecular forces. The idea of molecular motion is here deduced. The principles underlying the phenomena of liquids and gases are developed. In order to show these phenomena much apparatus is needed, and this the students are required to construct in a large measure for themselves, because by this means only will they be prepared

to teach the subjects in any school-room. In constructing apparatus, the aim is to use only such material as can be obtained from the odds and ends in any attic, with the occasional expenditure of a few cents.

During the last half of the term, the subject of vibrations is discussed, followed by experimental work in sound, electricity, heat, and light.

The work in physiology begins with the cell, then tissue is built up, afterward organ. Noticing the body, we find that several organs are required to perform one work: this leads to the grouping of organs into systems. The osseous system, the framework of the body, is first considered. Bones are studied to gain a knowledge of bones. Fresh bones show color, structure, and jointure; burned bones, and those soaked in strong acid, show composition. The uses of bones are next developed. Each system is thus, in place, considered. Having a clear picture of the structure and function of each, the simple laws which control the preservation of health are easily deduced.

The plan of work in geography recognizes that the difficulty in teaching it lies in the fact that it is, in theory, an *all science*; and in practice, the relation of each of these sciences to the daily wants of man. The true basis of geography is found in geology, botany, zoölogy, astronomy, and political economy. It is the aim of the school so to teach these that the structure of the earth, its climate, its plant life, its animal life, including man, shall be clearly comprehended. The occupations of man follow naturally from this study of structure and life of the world; his occupations determine the position of the cities and the lines of intercommunication. Political geography, as it is sometimes called, is specially taught in connection with history. Naturally, the study of these sciences, with this practical object in view, makes of botany the study of those plants which have commercial value; of mineralogy, the study mainly of the useful minerals; of zoölogy, the study of the higher forms of life; of astronomy, the study of meteorology. The study of geography, according to this plan, commences with the Pemigewasset valley,—its geology, its mineralogy, its climate, its flora, its fauna, its lines of intercommunication,

its business. The pupil is made to see all these, and from them to pass to the structure of his continent,—its vegetable and animal life, its climate, and its material development,—and so to other continents; its political development is a part of history.

HISTORY.

History is a double science; it is the life of language, and the inspiration of life. The most forcible, the most delicate, language is historic; the grandest and sweetest inspirations of life are historic. History must be taught in *childhood*, if the man is to use the imagery born of it as intelligently as the figures of the farm and workshop, or if its great men are to inspire him,—for ideality must be acquired in childhood, or not at all; it must be acquired, or reverence is wanting, and a conceit takes its place as raw as that of the Western politician, who dates modern history from the settlement of the Mississippi valley.

Bind a nation to its past by training its children to revere its great men, and you have a slow but sure future.

The steadiness of the East on the financial question was not from policy merely; it was because of her respect for the historic.

The ancestor-worship of the Chinese has in it a large element of worldly policy. If science supplies the radical and history the conservative force, society will have a slow but safe progress. An acquaintance with history can never be gained by a study of abstracts or generalizations. History is strictly an inductive science, and the value of its generalizations depends upon the distinctness, the accuracy, with which the particulars are seen. To illustrate: A child may learn that slavery was the cause of the civil war. How much does this statement mean to him? He *knows* it when the material, social, religious, intellectual, and political development of slavery are clear to him. Then he can make the generalization for himself. A principle, a generalization, is not *taught* when *told*,—it can only be led up to; if the pupil cannot make the inference for himself, then the ground must be in part or wholly traversed again. The details of the development of our

plan of work can be seen in the catalogue. It will be noticed that United States history is taught as a part of modern history, and that modern history includes not only the history of Europe since the era of inventions and discoveries, but also of the two Americas. French, Spanish, and Dutch America are so brought by conquest, cession, and new lines of intercommunication into United States history, that their history must be thoroughly taught would we know our own.

Thus far the pupils in the Normal School have traversed each study inductively; now they retrace their steps, studying from principles back to facts. The whole plan of development of the subject-matter passes in review, and any mistake in the order of development is criticised and rectified; so each subject is left in the mind as an entirety.

The theory and practice of teaching include the study of elementary psychology, and daily practice work in the training-school during a term of twenty weeks. The detail of the plan of work in the training-school is explained in the catalogue. The practical advantages can be clearly seen: the pupil teacher is held rigidly to the application of his theories, until he feels perfect confidence in them,—he ceases to be an experimenter: he becomes a practitioner.

The school encountered serious obstacles: may I enumerate some of them? First and foremost is the willingness of cities and towns to employ teachers without professional training, and in many cases directly from the high school. The high school helps fit one to teach, but it can only supply moral and intellectual power; it cannot furnish technical skill. The subjects taught in our primary and grammar schools, even if correctly studied in childhood, are forms, and but little more to the graduate of the high school. To see them with the child's eye, to dread them with the child's fear, to know them with the child's understanding, one must study them inductively, then retrace his steps and study them deductively.

The science of number, or primary arithmetic, if it is to be mastered, is far more difficult than the science of geometry. It is more difficult to picture history than to discuss its philosophy. All elementary or primary work is upon first principles, and no one has the mastery of them because he has

studied the development of those principles. Few can really lead one mind. It is easy to overawe, it is hard to lead, yet we ask timid young ladies in their teens to attempt to lead forty and fifty children. What wonder that they devote themselves to the perfecting of discipline, and fancy that physical mastery is leadership.

Another drawback to success is the tenacity with which our state clings to the worn-out district system. This system is kept alive partly by conservatism, more from a fear that a relocation of school-houses will affect the value of real estate and increase taxes. There were in New Hampshire in 1881 seven hundred and eighty-five schools, with an average attendance of twelve scholars or less. In other words, forty per cent. of the schools of New Hampshire have an average attendance of nine scholars or less. From this enumeration we can infer the number of schools which have an average attendance of fifteen. Any one of fair social position, and who has attended school the average length of time, is eligible to fill any of these positions. No special training is asked by committees, or expected; and this is reasonable, for the wages paid are so low that teachers cannot afford to fit themselves to teach such schools.

We are confronted, then, in city, town, and country, by this serious obstacle,—the indifference of committees to the lack of professional training in their teachers. So great is the supply of those who wish to teach, that any town in New Hampshire which pays its teachers a yearly salary of not less than \$250 might have a full corps of professional teachers by simply requiring diplomas of all applicants.

Again: Our towns and cities insist upon drawing their teachers from the graduates of their own schools, to the exclusion of superior teachers who may chance to be resident just beyond their own borders. This is protection with a vengeance. There might be no serious objection to this if any town in the state could claim that the methods of instruction pursued in its schools were correct; but it cannot be affirmed that any town in the state is doing better than struggling toward scientific teaching. "We employ none save our own graduates" is the warning sign that swings

before most of the committee-rooms of some of our large cities, to the solace of incompetent teachers within and the despair of ambitious ones without. Massachusetts leads New England because she keeps her strongest sons, and draws to herself much of the vigor of northern New England. The cities of New Hampshire depend upon the country for their strength; the villages rely upon the outlying districts. Business seeks talent. Why deny the application of this rule to the teaching profession alone? What bearing has this upon the Normal School? Many of our strongest graduates must go across the line to Massachusetts to teach to enable them to pay the debts contracted in fitting themselves to teach, because the best schools of their own state are practically closed to them.

The generous appropriation made by the last legislature has enabled the trustees to put steam apparatus into both boarding-house and school-building; to introduce running water into both buildings, with all the conveniences incident; to make perfect the drainage of all the buildings; and to build into the walls more than three thousand feet of very superior blackboards. The property is now in good condition, and fully insured.

We have had fifty different pupils during the year, and have graduated nine from the full course of study,—two years: but five have left except by graduation. The attendance, arranged by counties, is as follows:

Belknap,	2	Merrimack,	6
Carroll,	1	Rockingham,	5
Cheshire,	10	Strafford,	2
Coös,	1	Sullivan,	3
Grafton,	11	Massachusetts,	4
Hillsborough,	4	Pennsylvania,	1

The occupations of the fathers of the pupils are as follows:

Farmers,	28	Station agent,	1
Carpenters,	5	Carrier,	1
Merchants,	3	House-painter,	1
Machinists,	2	Blacksmith,	1
Hotel-keeper,	2	Optician,	1
Jeweller,	1	Physician,	1
Railroad conductor,	1	Clergyman,	1

Respectfully,

HENRY P. WARREN.

TWELFTH ANNUAL
CATALOGUE AND CIRCULAR
OF THE
STATE NORMAL SCHOOL.

BOARD OF TRUSTEES.

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WILLIAM E. BUCK,	Manchester.

INSTRUCTORS.

HENRY P. WARREN, A. B., *Principal*.

English ; History ; Psychology.

Miss E. M. REED, Critic Teacher.

Miss SUSIE M. CATE.

Geography ; Philosophy ; Physiology.

JOHN G. WOOD, A. B.

Mathematics ; Astronomy.

Music ; Drawing.

STUDENTS.

Students.	P. O. Address.	County.
SPECIAL STUDENTS.		
Heath, Cora L.	W. Plymouth.	Grafton.
Hunt, Agnes C.	Sandown.	Rockingham.

CLASS A.

* Allison, Flora G.	Dublin.	Cheshire.
Briggs, Mary J.	Lebanon.	Grafton.
Drew, Carrie B.	Dover.	Strafford.
* Harmon, Rosebrook E.	Madison.	Carroll.
Mason, Harriet L.	Keene.	Cheshire.
McAlvin, Annie J.	Amherst.	Hillsborough.
Piper, Esther A.	Colebrook.	Coös.
* Poor, Helen W.	Derry.	Rockingham.
* Small, Belle F.	Amherst.	Hillsborough.
* Sanborn, Elmer E.	Kingston.	Rockingham.

CLASS B.

Abbott, Katharine E.	Keene.	Cheshire.
Chase, Lilian H.	Plymouth.	Grafton.
Clark, M. Cora	Plymouth.	Grafton.
Eastman, Kate G.	Plymouth.	Grafton.
McQuesten, Gertrude I.	Plymouth.	Grafton.
Mudgett, Carrie W.	Plymouth.	Grafton.

* Graduated Jan. 17, 1882.

CLASS C.

Abbott, Jennie S.	Keene.	Cheshire.
Brown, Mary A.	Gilford.	Belknap.
Cartland, Jane S.	Lee.	Strafford.
Collins, Anna L. P.	Winchendon, Mass.	
Corser, Elizabeth I.	Salisbury.	Merrimack.
Cram, Josephene F.	Weare.	Hillsborough.
Davis, Minnie E.	Keene.	Cheshire.
Glidden, Nettie L.	Claremont.	Sullivan.
Hardy, Ida J.	Hopkinton.	Merrimack.
Hemenway, Harriet A.	W. Swanzey.	Cheshire.
Morrison, Minnie J.	Franklin.	Merrimack.
Moulton, Elsie A.	Nashua.	Hillsborough.
Reed, Addie L.	Stow, Mass.	
Spencer, Fannie M.	W. Plymouth.	Grafton.

CLASS D.

Bemis, Abbie M.	Melrose, Mass.	
Crawford, Hattie B.	Jefferson.	Coös.
Greeley, Florence M.	Franklin Falls.	Merrimack.
Guernsey, Inez E.	Lincoln.	Grafton.
Hardy, Arvilla A.	Hopkinton.	Merrimack.
Harmon, Annie E.	E. Sullivan.	Cheshire.
Hilliard, Ladore J.	Acworth.	Sullivan.
Lang, Elizabeth W.	Meredith.	Belknap.
Metcalf, Harriet M.	Keene.	Cheshire.
Mintzer, Ida M.	Philadelphia, Pa.	
Murdough, Kate E.	Acworth.	Sullivan.
Pollard, Clara A.	S. Newmarket.	Rockingham.
Preston, Grace E.	Natick, Mass.	
Sleeper, Luella J.	Franklin Falls.	Merrimack.
Stickney, Hattie M.	Landaff.	Grafton.
Warden, Christee C.	Hanover.	Grafton.
Whitcomb, Lucy A.	E. Swanzey.	Cheshire.
Wilcomb, Mary G.	Chester.	Rockingham.
Wilson, Hattie C. L.	Sullivan.	Cheshire.

CONDITIONS OF ADMISSION.

Gentlemen must be seventeen years of age at entrance; ladies, seventeen. Candidates must present certificates of good moral character from some responsible person, and declare their intention to fit themselves to teach. As the object of the entrance examination is to test mental power rather than wide study, candidates may offer themselves in any study or studies taught in the public schools of the state. They may also offer themselves for examination in any branch taught in the Normal School; if found proficient, they will be excused from further study of it except in the method class. In this way the course may be completed in three terms.

Classes are formed at the beginning of the fall and spring terms. Students are admitted during the term, at the discretion of the principal.

CALENDAR.

The school year is divided into two terms of twenty weeks each. A recess of one week occurs near the middle of each term.

1882-83.

Fall term begins,	. . .	Tuesday, Aug. 29, 1882.
Fall term ends,	. . .	Tuesday, Jan. 18, 1883.

1883.

Spring term begins,	. . .	Tuesday, Feb. 8, 1883.
Spring term ends,	. . .	Tuesday, June 28, 1883.

COURSE OF STUDY.

FIRST TERM.

Geometry (125), including,—

1. Lessons on methods of teaching form, including,—Study of lines, angles, surfaces, and volumes, the pupil to teach these definitions by leading others to observe forms, and state definitely the results of these observations.

2. Demonstration of propositions concerning lines; angles; triangles; quadrilaterals; ratios and proportions; circles; relations of figures.

3. Mensuration.

Mineralogy and Geology (30), including,—Field study and collections of specimens; special study of mining, and preparation of minerals, and their uses in the arts and medicine.

History, including,—Myths, Græcian, Roman, German, and English; sketches of great men, Jews, Greeks, and Romans; life of the ancients, their buildings (public and private); ships; roads; amusements; dress and food; with outline of political history of Greeks and Romans.

English (50), including,—Punctuation; capitalization; forms of letters; paraphrasing; paragraphing; making abstracts; making topics; critical reading of Idyls of the King, Legend of Sleepy Hollow, and Rip Van Winkle.

Music (60), including,—Elementary instruction in vocal culture, together with practice in singing in all the keys; methods of teaching.

Drawing (80), including,—Free hand and model drawing; designing; dictation exercises; geometrical drawing.

SECOND TERM.

Commercial Arithmetic (75), including,—Percentage, with and without regard to time; single entry book-keeping; simple commercial forms.

Geography (95), including,—Development of a map; study of the outline and relief of local section, North America, and other grand divisions; study of minerals, climate, vegetable and animal life, in same order; meteorology; commerce and intercommunication; mathematical geography; political geography.

History (120), including,—The migration of nations; spread of Christianity; rise of the Saracens; institutions of the Middle Ages; growth of the Papal Power; rise of the great European monarchies; growth of England, socially, religiously, and politically; the inventions and discoveries of the fourteenth and fifteenth centuries; the Reformation in Germany, England, Switzerland, and France; religious wars; growth of

letters ; discoveries, explorations, and settlements in America by the different European nations ; wars to preserve the balance of power in Europe ; rise of Russia ; rise of Prussia ; colonial period in America ; revolutionary period in France ; the Consulate and Empire ; constitutional period in America, including the religious, educational, social, political, and material development of Portuguese, Spanish, French, Dutch, and English America ; modern English and French politics ; Crimean war ; unification of Italy ; restoration of German empire.

English (40), including,—Critical study of selections from Milton, Macaulay, and Webster. The general reading of the pupils is under the direction of the instructor in English.

Physiology (60), including,—The study of the parts of the human body ; study of special senses.

THIRD TERM.

Algebra (85), including,—Notation ; problems ; numerical processes, including addition, subtraction, multiplication, division, factoring, greatest common divisor, least common multiple, fractions, radicals, equations, simple and quadratic.

Physics (95), including,—Properties of matter ; force (machines, molecular force) ; gravitation ; heat ; light ; electricity. Pupils are led to observe every-day phenomena in such a way as to teach the principle involved ; they are also led to make and handle apparatus. The subjects are taught pupils from the training-school.

English (95), including,—Study of the development of reading and language during the twelve years course in the public schools.

Elementary Arithmetic (60), including,—The teaching to classes of children the facts, principles, and processes involved in the work of the first five years in school.

Elements of Mental Science (50), including,—The principles of education deduced from the study of man.

FOURTH TERM.

Daily work in the training-school:—The training-school is made up of one hundred children from the village of Plymouth, and is under the special charge of Miss Reed, the critic teacher. It corresponds to the five lower grades in a city school. The children are carefully graded, and assigned to the pupil teachers in groups of ten. Each teacher has charge of the instruction and discipline of her class for ten weeks. He is then transferred to another class, and so has experience in teaching two grades. The pupil teachers have one half day each week for the inspection of work in the training-school. Each evening Miss Reed meets the pupil teachers and discusses with them the work of the day: the work for the following day is then assigned, and so for the term. Thus the theory and practice of teaching and school discipline are studied practically.

The pupil teachers study with the principal the growth of the English language, its grammatical structure, and two plays of Shakespeare.

PLAN OF WORK IN TRAINING-SCHOOL. FIRST YEAR.

	STEPS.	PLAN AND INCIDENTALS.
LANGUAGE.	<p>Children talk about what they have seen and heard.</p> <p>Write short sentences.</p>	<p>Conversational exercises ;—for example, talks about objects in school-room, in the street, in the home, in shop-windows ; what can be seen, heard, smelled, touched, tasted ; what things are worn on the head, hands, feet ; what things are seen in the kitchen, in the parlor ; what articles are made of wood ; about games, pictures, animals, plants, minerals, color.</p> <p>Tell story, and require child to tell what he remembers.</p> <p>Put words into sentences.</p> <p>Fill out skeleton sentences.</p> <p>Write sentences about objects.</p> <p>Use capitals and periods.</p> <p>Complete statements should always be required.</p> <p>Begin to correct wrong forms of expression very carefully, so that the children's freedom in talking will not be repressed.</p> <p>Ascertain each child's range of ideas.</p> <p><i>Every lesson should be a language lesson.</i></p>

<p>Reading from the blackboard first half of the year. Script is used in teaching reading. Words are taught objectively; words are illustrated by means of objects themselves, drawings of objects, pictures, actions, and stories. Words not significant are taught in sentences. Sentences are illustrated in the same way as words. Pupils must never be allowed to try to read a sentence aloud until the thought it expresses is in their minds. Begin reading from Chart—and Primer—the second half of the year.</p>	<p>Object of child's first reading lessons is to learn the form of words whose sound and meaning he already knows. The child should learn to read in the same way that he learns to talk; that is, words must be associated with the objects for which they stand, until the child instantly thinks of the object when he sees the word: the same is true in teaching a sentence.</p>
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READING.

Vocabulary of Monroe's Chart taught.

Facts are taught by means of objects ;—for example, blocks, splints, pebbles, beans, corn, patterns cut from paper—as brooms, dust-pans, shovels, spades, birds, horses, pitchers, baskets, keys ; lines and forms on blackboard—vertical, slanting, horizontal lines, angles, triangles, squares ; actions—walking, stamping, clapping, jumping, and other movements of the limbs.

Pupils make examples for each other to solve.

The main purpose in teaching number is to train the senses to quick and accurate seeing, hearing, and handling. Seeing—by presenting objects rapidly, and requiring pupils to tell what they see ; seeing, hearing, and handling—by the pupils handling objects under systematic direction.

Pupils are trained to make the letters just as they are made in the commonly used copy-books.

Pupils begin to copy words as soon as they learn their form.

All writing from which they copy should be in accordance with the rules of penmanship. They should have *no opportunity* to copy poor writing.

Great care is taken that they copy words correctly.

Slates are ruled for writing.

All the facts in numbers as far as ten.

NUMBER.

Copy words and sentences taught. Make the letters *i*, *u*, and *w*.

WRITING AND SPELLING.

DRAWING.	Copy simple outlines of objects from board.	<p>Pupils copy from board simple outlines of objects, as a pump, house, cart, rake, key; straight line figures, as a rectangle, triangle, and designs made from these.</p> <p>Pupils draw the outlines of leaves, of patterns cut from paper, as horses, birds, cats, dogs, rabbits, shovels, baskets, dolls.</p> <p>Pupils invent, using splints; using lines; afterward, geometrical forms cut from paper.</p> <p>The object is to train the eye to see, and the hand to execute.</p>
MUSIC.	Listening and imitation.	Teach children to listen properly and imitate sounds well.

SECOND YEAR.

Continue the work of previous year, making it a trifle more difficult. Use animals, pictures of animals, plants, to stimulate thought in talking. Name objects that have the same quality, as things that are clean, bright, pretty, sweet, hard, rough.

Let pupils tell what they do at home.

Have pupils write what is remembered of reading lessons and other exercises.

The whole vocabulary that the child has acquired in reading should be used in expressing thought with the pencil.

Continue gently and patiently to correct wrong forms of expression.

Use interrogation point, exclamation point, and apostrophe.

Continue to teach every new word from the blackboard. Until now the reading lessons have been confined to words whose sound and meaning were known, and the words were developed only for their *form*. Now, however, the child begins to meet with words entirely new to him. All such words are developed for their meaning; that is, the meaning of the word is explained and illustrated before the word is given to

LANGUAGE.

Describe objects; movements of teacher, of each other. Write sentences about objects. Write letters.

READING.

Vocabulary of First Readers.
Sounds.

READING.	<p>Vocabulary of First Readers. Sounds.</p>	<p>the child. After the word has been taught, pupils are required to correctly use it in sentences. Learning to read is learning a vocabulary, and a word is not a part of a child's vocabulary unless vividly associated with the idea it expresses.</p> <p>Teach uncommon expressions that occur in the reading lessons. Act out the stories.</p> <p>Three or more different First Readers are used.</p> <p>Begin the use of sounds.</p>
NUMBER.	<p>Figures as far as ten. Facts in numbers as far as twenty, together with figures representing the numbers. Expressions of facts.</p>	<p>Associate the ideas of numbers already learned with the figures which represent them. Teach the expression of all facts, using the signs $+$, $-$, $=$, etc.</p> <p>Teach the writing of one figure at a time, beginning with the simplest form, thus, 1, 4, 7, 0, 9, 6, 5, 2, 3, 8.</p> <p>Give, and have pupils give, many examples in concrete numbers.</p> <p>Use gills, pints, and quarts; inches, feet, and yards; dozen, half dozen.</p> <p>Teach Roman numerals to XX.</p>

GEOGRAPHY.	Place.	<p>Position of objects:—Pupils imitate teacher; pupils place objects from memory; relative position of objects; cardinal points; semi-cardinal points; draw school-room, placing conspicuous objects.</p>
WRITING.	<p>Copy from the board and from books.</p> <p>Make the letters <i>n</i>, <i>m</i>, <i>v</i>, <i>x</i>, <i>t</i>, <i>l</i>, <i>b</i>, <i>h</i>, <i>k</i>.</p>	<p>Continue the work of previous year.</p> <p>Have pupils copy stanzas of poetry, names of holidays, days of the week, months of the year, seasons of the year, names of classmates, from the blackboard.</p> <p>Copy portions of reading lessons. Copy from dictation.</p> <p>Child should be able to read anything he copies.</p> <p>Make figures as carefully as letters.</p> <p>After pupils have copied the words of their spelling lessons a number of times, have the words erased and written from memory.</p> <p>Child should not try to write a word unless the form is clearly in the mind.</p> <p><i>Child should not see the incorrect form of a word, if possible.</i></p>

DRAWING.	<p>Copy drawings from the board. Invent figures. Draw from dictation.</p>	<p>Teach the terms vertical, horizontal, slanting, parallel, in connection with the drawing. Teach forms of bodies and the representation of them on the board. Have pupils draw the outline of slate, of top of desk, of top of table, of room. Give simple dictation exercises. Pupils form many designs by combining geometrical forms. These designs are then copied. More attention is given to accuracy in drawing at this stage.</p>
MUSIC.	Listening and imitation.	Same as first year.

THIRD YEAR.

<p>LANGUAGE.</p>	<p>Compose short stories. Describe objects. Write letters. Write abstracts of lessons.</p>	<p>Write short stories from pictures, from memory. Write about animals, plants, minerals, occupations ; about some journey they have taken. Make abstracts of lessons,—as history, geography, reading. Weave the words of spelling lesson into a story. Whatever the class is enthusiastic about, furnishes good material for language lesson. Describe objects, and have class guess object from description ; describe words. Write questions for each other to answer. Every reading lesson presents an excellent opportunity for the development of language. Corrected forms of expression should be repeatedly written. Use quotation marks, comma.</p>
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<p>READING.</p>	<p>Vocabulary of Second Reader. Vocal gymnastics.</p>	<p>All new words must be carefully developed ; must be used in sentences ; must be again reviewed in the spelling and language lesson.</p> <p>The incidents should recall something in the child's own experience.</p> <p>Keep the thought clearly in mind, and there will be no dull, mechanical reading.</p> <p>Have the story told after it has been read. Read a great deal.</p> <p>The following plan for conducting a reading lesson is suggested :—</p> <ol style="list-style-type: none"> 1. Develop all new words or phrases that occur in the lesson. 2. Ask questions to bring out the sense-words, children answering in words of book. 3. Have story read connectedly. 4. Question for the incidents of the lesson and for the meaning of words. 5. Have story told.
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<p>NUMBER.</p>	<p>Facts in number to 100.</p>	<p>Review carefully the work of previous year. Test results. Require pupil,— 1. To know perfectly, at sight and hearing, all multiplications and divisions (without remainders) to 100 (multipliers and divisors not to exceed 12). 2. To calculate orally, with accuracy and rapidity, with numbers that can be easily retained in the mind. 3. To add, subtract, multiply, and divide by writing all numbers contained in the number to be developed (not using fractions). Teach halves, fourths, eighths, thirds, sixths, fifths, tenths, sevenths, and ninths, by means of objects, in the same way that numbers from 1 to 10 have been taught. Use United States money, liquid, dry, long, and time measure in applying numbers. Teach simple reduction of fractions. Roman numerals to C.</p>
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GEOGRAPHY.	Surface.	<p>Work of second year reviewed. Natural divisions of land and water. Representation of school yard, village, Pemigewasset valley, and state, on moulding board and blackboard, according to a scale. Pass to use of printed and colored maps of same. Teach grand divisions of land and water on globe. Study outline and most prominent physical features of each continent in detail, with moulding board and blackboard.</p>
HISTORY.	Bible Stories.	<p>Story of the Creation. Garden of Eden. Adam and Eve. Cain and Abel. Noah. Abraham. Isaac. Esau and Jacob. Joseph. Moses. Ark of the Covenant. Children of Israel in the Wilderness. Joshua. Samson. Saul. David. Solomon. The Temple. Jonah. Ruth. Prophets—Elijah and Elisha. Babylonian Captivity. Daniel. Return from the Captivity.</p> <p>The work in history is commenced during the last term of this year. The pupils then have a general knowledge of the different continents. The stories, so far as possible, are to be read with the children. The object specially aimed at in the course in primary history is to present to the children, in the form of stories, anecdotes bringing out some moral attribute,—such as self-sacrifice, respect to superiors or elders, patriotism, self-control, faithfulness, heroism, prudence, conscientiousness, etc., etc.</p>

The Bible and mythological stories are also taught for their literary value and as data for subsequent generalizations. The instruction is necessarily largely oral. Each story is taught with careful reference to a plan, *e. g.*, Adam and Eve;—Creation of Adam and Eve; Life in the Garden; Eating the Forbidden Fruit; Driven from the Garden; After Life.

The children are thus led to tell the stories by parts, then as a whole, without assistance.

WRITING.

Copy a great deal.
Make the letters *p, f,*
e, o, c, a, d, q, j, g,
y, r, s, z.

SPELLING.

Spell every new word learned.

Have pupils write the name of objects in the room, of objects in pictures.

Drill much upon common words that are apt to be misspelled.

MUSIC.

Imitation and notation.

Continue previous work, and teach so much of notation as shall prepare children for the work of the fourth year.

FOURTH YEAR.

<p style="text-align: center;">LANGUAGE.</p>	<p>See third year's work. Compare form of words. Tell meanings of words. Rules for use of capitals, marks of punctuation, forms of words. Simple definitions. Parts of a letter.</p>	<p>Continue the work of the third year, enlarging upon it as the mental growth of the child demands. Begin a conversation, and let pupils finish it. Describe members of class. Have pupils write words used as names; words expressing quality, a group, action; words denoting possession; words that show when, where, how. Nicer discrimination in the use and arrangement of words is now required.</p>
<p style="text-align: center;">READING.</p>	<p>Vocabulary of Third Reader. Vocal gymnastics.</p>	<p>Continue development of words. Have children paraphrase. Use three or more Third Readers. Question for meaning. Let pupils question each other.</p>

NUMBER.	Facts in numbers to 10,000.	<p>Careful review of previous work.</p> <p>Keep all facts fresh in mind by constant use.</p> <p>Continue study of fractions with objects.</p> <p>Addition, subtraction, multiplication, and division of fractions (elementary).</p> <p>Use avoirdupois weight, and miscellaneous table.</p> <p>Write and receipt bills of goods.</p>
GEOGRAPHY.	Climate, vegetable and animal life, and mineral products of each continent.	<p>Climate:—Latitude; Elevations; Slope; Soil; Prevailing winds; Nearness to Ocean; Ocean currents.</p> <p>Minerals. 1. Non-Metallic:—Industrial arts; Fine arts; Fuel; Illumination; Food; Medicine.</p> <p>2. Metallic:—Useful; Precious.</p> <p>Plant Life:—Food; Building; Cabinet woods; Clothing; Medicine; Dyeing.</p> <p>Animal Life. 1. Lower Animals:—Domestic; Wild; Amphibious; Birds; Fishes; Reptiles; Insects.</p> <p>2. Mankind:—Races; Physical characteristics; Social condition; Occupations; Location.</p> <p>Use specimens or pictures of animals.</p> <p>Specimens of vegetables and minerals are indispensable.</p> <p>Uses of each are taught as well as the description.</p>

HISTORY.

Grecian History.	<p>Argonautic Expedition. Twelve labors of Hercules. Theseus and Minotaurus. The Pactolus. Trojan War. Rhapsodists. Homer. Story of Ulysses, } Cyclops, } Scylla and Charybdis. } Syrens. Delphic Oracle. Spartan Training. Thermopylae. Socrates, the Schoolmaster. Greek Games. Temples. Alexander. Seven Wonders of the World.</p>
Roman History.	<p>Romulus and Remus. Legend of the Sabine women. Cincinnatus. Horatius. The Sacred Geese. Mutius Scævola. Brutus. Gracchi. Temple of Janus. Hannibal. Regulus Scipio. Caesar. Pompey. Cicero. Constantine. The Gladiatorial Combats. Public Baths. Luxury of the Romans. Aqueducts. Roads. Catapults. Ships. Dress and Food.</p>
Mediæval History.	<p>Castles. Nobles. Squires. Pages. Serfs. Tournaments. Crusades. The plan of the previous year is followed. So far as possible, the children get the details from books.</p>

WRITING.	Begin pen movement.	Practice in language exercises rather than copy-books.
MUSIC.	Reading easy exercises from Mason's Charts.	Let the ability to <i>read music</i> be made secondary, the power to <i>sing well</i> being of first importance.
		Terms which occur in the geography, history, and miscellaneous exercises constitute many of the words of the spelling lesson.
SPELLING.	Spell all new words learned.	<p>Punctuation and capitalization taught in the same way as spelling, that is, by copy.</p> <p>Miscellaneous exercises combining instruction in form, color, physiology, botany, the characteristics of animals, qualities of objects, and having for their object the cultivation of the perceptive faculties, are scattered through the course.</p> <p>Each year combines much of the work of the previous year with the new.</p>

GENERAL INFORMATION.

EXPENSES.

Tuition is \$10 a term. This is payable at the commencement of each term, but is refunded upon the completion of each year's study. Text-books are furnished free. An incidental fee of \$3 is due at the beginning of each term. Board, including fuel, lights, and washing of twelve pieces, \$70 a term. This includes board during the recess at the middle of the term. If a pupil leaves during the term, twenty-five cents a week extra is charged.

Ladies only board at the hall. Gentlemen can obtain good board in private families at \$3.50 a week.

On the first day of the term, \$35 is due from each pupil boarding at the hall, and the same amount at the middle of the term. These advance payments are necessary to the economical management of the hall.

SUMMARY OF EXPENSES.

Expenses for the term of twenty weeks, including furnished room, board, fuel, lights, washing, and text-books, are \$83; \$10 of this amount is refunded, if the pupil remains a year.

EXAMINATIONS.

Pupils are subjected to frequent examinations, both written and oral. No pupil is passed in any study unless he has mastered the matter and shown ability to teach.

GRADUATION AND EMPLOYMENT.

A certificate is given upon completion of the work of the first year; a full diploma upon completion of the course of two years. There is a constant demand for teachers to supply the best positions in the state.

NORMAL HALL.

The hall has been thoroughly renovated, and supplied with every comfort ; it is under the management of the principal. Running water has been carried to each story, and all the conveniences incident to it have been supplied. The entire building is heated by steam. Miss Reed lives at the hall ; she and the matron have the entire care of the young ladies. The price of board is fixed to meet the ordinary expenses of the hall, and keep it furnished in good condition. It is expected the charge made for board will do this.

The rooms accommodate two each, and are carpeted, furnished, heated by steam, and lighted by lamps.

Each boarder is required to bring bedding, towels, napkins and napkin-ring, and clothes-bags. Each occupant will want, ordinarily, four pillow-cases, three sheets, two blankets or their equivalent, and one coverlet for a double bed. It is required that every article which goes to the laundry be distinctly and indelibly marked with the owner's name.

LIBRARY AND APPARATUS.

The school is furnished with a well-selected library of reference books. During the last year three different sets of encyclopedias, of the latest editions, have been added. The town library is accessible to the pupils, and is well supplied with general literature. The school is well equipped with apparatus for teaching the sciences.

SUGGESTIONS.

Pupils are urged to bring a short, loose school-dress, and a pair of stout, broad-soled walking-shoes.

Mothers will do their daughters and the teachers a great kindness if they will communicate freely with Miss Reed of the health of their daughters.

Pupils should bring with them all reference or text-books they have. If possible, bring an encyclopedia. An unabridged dictionary is essential. These and other school supplies can be purchased of the school at wholesale rates.

LOCATION.

Plymouth is delightfully situated near the centre of New Hampshire, in the beautiful valley of the Pemigewasset, in the heart of the lake region of the state, on the Boston, Concord & Montreal Railroad. This railroad makes well-nigh perfect connections with all parts of the state. Plymouth is five hours from Dover, by way of Newmarket Junction and Concord; four hours from Wolfeborough, by way of the Weirs; three hours from Nashua; four hours from Lancaster; four hours from Claremont; four hours and a half from Lebanon; and five hours from Keene. There are two mails from the north and three from the south daily.

HENRY P. WARREN, A. B.,

Principal.

PLYMOUTH, N. H., June 1, 1882.

TREASURER'S REPORT.

TREASURER'S REPORT.

To the Trustees of the State Normal School :—

The following report is respectfully submitted :

RECEIPTS.

Balance received from treasurer,	\$334.32
State of New Hampshire appropriation,	5,000.00
State of New Hampshire special appropriation, as per act of legislature, June session, 1881,	3,500.00
From Mrs. S. K. Adams, prudential committee of district No. 2, Plymouth, school money,	1,304.72
From tuition and other sources,	220.30
	<hr/> \$10,359.34

EXPENDITURES.

For old bills paid,	\$527.90
salary account,	4,550.00
fuel,	438.93
steam-heating apparatus,	2,624.54
new blackboards,	778.63
plumbing bill,	755.90
drainage, repairs, and furniture,	648.81
	<hr/> \$10,324.73
Balance in hands of treasurer, June 1, 1882,	<hr/> \$34.61

SALARY ACCOUNT.

Paid Henry P. Warren, services as principal, to July 1, 1882,	\$2,000.00	
Miss E. M. Reed, services as teacher to July 1, 1882,	800.00	
John G. Wood, services as teacher to July 1, 1882,	800 00	
Miss Susie M. Cate, services as teacher to July 1, 1882,	600.00	
Miss Anna C. Elliott, services as teacher to July 1, 1882,	350.00	
	<hr/>	\$4,550.00

Miscellaneous expenses and outstanding unpaid bills will be carried to next year's account as deficiency.

CHARLES A. JEWELL, *Treasurer.*

PLYMOUTH, May 31, 1882.

ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

PUBLIC INSTRUCTION,

BEING THE

THIRTY-SIXTH ANNUAL REPORT UPON THE PUBLIC
SCHOOLS OF NEW HAMPSHIRE.

CONCORD:

PARSONS B. COGSWELL, STATE PRINTER.

1882.

REPORT.

OFFICE OF SUPERINTENDENT OF PUBLIC INSTRUCTION, }
CONCORD, N. H., June, 1882. }

To His Excellency Charles H. Bell, Governor of New Hampshire:

SIR: I have the honor to transmit through you to the general court the thirty-sixth annual report of the schools of the state, the same being the fifteenth report since the establishment of this office, and embracing,—

I. Extracts from reports of city superintendents and town committees.

II. Statistical tables.

III. Discussions and recommendations.

IV. Miscellaneous matters.

V. Report of the State Normal School.

VI. Report of the State Teachers' Association.

VII. Educational addresses.

Respectfully,

J. W. PATTERSON,

Supt. of Public Instruction.

EXTRACTS

FROM

CITY AND TOWN SCHOOL REPORTS.

ACWORTH.—CARL A. ALLEN.

I have required of the teachers a system of marking by report cards, and, as far as possible, a uniform method of school discipline and general management. Teachers' meetings were held during a portion of the year, which aided much in securing uniformity in school work. Particular attention has been given to grading schools, where practicable, and with good results.

An increase of interest on the part of parents and citizens is shown by the fact of there being one hundred and fifty more visits made to the schools this year than last.

In general the teachers have been ready to adopt suggestions, and have aided me materially in my efforts to secure better methods of instruction than formerly. While thanking the teachers for their efforts in this direction, I must call their attention to the fact that, of the thirty terms of school reported by register, only fifteen were correctly reported, and of that number *I had previously corrected nine*. This is a gross negligence on the part of the teacher, and must be corrected. In the future the school committee must insist upon the enforcement of the law that requires teachers to present certificates of a return of register, *correctly filled*, before drawing pay from

the prudential committee; and prudential committees must remember that *they* are liable to fine for paying teachers without such certificates of return.

If I seem severe, let any one who has never attempted it undertake to compile the voluminous statistics required by the state superintendent from a lot of school registers where half the questions are unanswered, and half the remainder answered incorrectly.

ALSTEAD.—GEO. A. MAYO.

We have been greatly embarrassed in making these reports by negligence in returning registers, since aggregate statistics cannot be given. Scholars who have made great effort to place their names upon the roll of honor are unjustly disappointed, and we are denied access to much information necessary to make a report satisfactory to ourselves or the districts concerned. No teacher is legally entitled to compensation for services till the register is returned, with all entries properly made. In this connection we cannot forbear to commend the example of one teacher, who, having had charge of nearly a dozen terms during the past six years, has never failed to give a seasonable notice of the opening and close of school, to properly fill out and seasonably return registers, and to keep us informed of the general condition and progress of her school work.

Attention is called to some of the evils which demand careful consideration: Irregular attendance, involving the loss of time, money, and opportunities; leaving the district school at an early age, just when the mind is best fitted for the rapid acquirement of knowledge; the employment of young and inexperienced teachers, who, though possessed of good literary attainments, often greatly err in judgment; criticising the teacher in the presence of scholars, thereby crippling her influence, and making pupils dissatisfied, and often disorderly; withdrawing from school from motives more akin to impulse than reason; individual dictation, which tends to deny the greatest good to the greatest number, by assuming responsibilities which well regulated society does not impose.

ALTON.—H. J. NUTE.

The reasons why many of our schools are not a success have been repeated from this desk time and time again, and are as familiar to you as to me. The reasons that were good ten or fifteen years ago are just as good to-day. Hence I will simply say: Be sure and elect good, responsible citizens for prudential committees—men or women who regard the welfare of the children, and wish to see them thoroughly educated. After you elect them, support them; endorse their every act; uphold the teachers whom they employ; send your children to school every day, if possible; compel them to be punctual; never allow them to find fault with their teachers in your presence; see to it that they are obedient, studious, and respectful.

If you accept the position of prudential committee, you swear to faithfully and impartially perform your duties. If you fulfil the obligations of your oath, you will employ no teacher to please any section or family, but one to promote the welfare of the children of the district. You will employ thorough teachers, not necessarily experienced, but those whom you know to be thorough scholars. Never try to hire a cheap teacher: if you do, you will have a cheap school. One teacher applied for a certificate the past year who could not repeat the numeration table, or perform an operation in simple subtraction. Several could not give a reason for inverting the divisor in division of fractions, or explain the process of finding the greatest common divisor of two or more numbers; and yet how necessary it is that such principles be thoroughly understood. As long as you employ cheap teachers, so as to have long schools, so long will your children be deficient in the fundamental principles of education, and your schools below par.

AMHERST.—J. G. DAVIS, HORATIO McINTIRE, GEO. W. BOSWORTH, GEO. W. PUTNAM.

ADVANTAGES OF THE TOWN SYSTEM.

In presenting their first annual report, the members of the board of education desire to say that they entered on the work

under disadvantages attending an appointment late in the season, and the consequent inability to procure in all cases such teachers as they needed. The duties of the office were not well defined, and part of their number were ignorant of the history and practical workings of the schools committed to their care.

The board was organized by the choice of a chairman, a clerk, and a treasurer, who was required to furnish a bond for the faithful discharge of his duties. They also adopted rules and regulations for the public schools in Amherst, which were printed for the guidance of teachers. By bringing all the schools in town under the management of a single board, our citizens expected that the privileges of education would be more evenly distributed, and better results secured from the expenditure of their money. The first and obvious advantage of this arrangement, as was promised, is, that all the children in town, of suitable age to attend school, are placed on the same basis of opportunity. Under the old system the scholars in one district had nearly twice the amount of instruction which was provided for the scholars in another district, the period of instruction ranging from twenty weeks to thirty-six weeks in different districts.

Now all the children enjoy equal privileges of public instruction. During the past year schools have been in session thirty weeks, and every child of school age could receive instruction for that period, with the exception of the pupils in the primary school. This school was discontinued at the end of the sixth week, on account of the deep snow and harsh weather.

The second advantage is in the better classification of the scholars. During the summer term, when all the scholars in the village were divided into two departments, both rooms in the brick school-house were confused, the lower badly crowded, and the teachers embarrassed with over-work. In the autumn a room was fitted up at a small expense, in the town-house, for the primary pupils, and the scholars were classified according to their ages and attainments, to the evident advantage of each grade. By this arrangement there was ample room for scholars from the adjoining districts, who were expected to attend

school in the centre of the town. For various reasons this expectation was not realized, as the children from Nos. 6 and 10 did not commonly attend. The experiment was not a failure, but the plan was only partially executed. The children from No. 4, with one exception, were present with great *regularity* and *promptness*. So far as we learn, no one of the number has suffered in health or scholarship by the travel required to reach the school-room, while a majority had the benefit of instruction in the high school.

A third advantage attending a better classification, is found in superior instruction for the older scholars, at diminished personal expense. To illustrate this point, we have only to examine the register of the high school. On the rolls of this school we find six scholars in the summer term who live without the limits of the district known as No. 1; in the autumn there were twelve, and in the winter also twelve. On the old plan these scholars would have paid for tuition \$3 per term, or \$90 in the aggregate, with no aid for transportation. In case of discontinuance of the district school, as in No. 4 the past two terms, the scholars attend without paying tuition, and receive a weekly allowance as compensation for travelling. It cannot be denied that this plan, in its practical working, is a real advantage to the advanced classes, who need opportunities of higher instruction. Should it be said that this leaves some school buildings unoccupied, the proper answer to this objection is, that the children are not for the school-houses, but the school-houses for the children. These buildings should be properly cared for, and used more or less, as the number and attainments of the children of each neighborhood may require. In the adjustment of this and similar questions, the board should act in view of all the circumstances of the case. A judicious expenditure of the money raised for the support of common schools implies a choice of the best conditions at command for the education of the largest number. It will hardly be pronounced wise to employ a teacher, whose services are worth \$30 per month, in teaching six to twelve scholars, when by uniting two adjoining districts the same teacher can take charge of twice this number, and secure more life and progress by the combination. In the graded schools, the best teachers prefer

thirty to forty scholars in a room, and in mixed schools, which embrace a wide range of ages and attainments, they secure better average scholarship with twenty-five pupils than with less. In making these statements, we do not affirm that such a union of districts is always practicable; if changes of this kind are made, they should be made with the consent of those most interested. Parents and children should both join in the movement, and if any child or family is subjected to special inconvenience, there should be consideration manifest in giving them relief.

With the existing migration from the agricultural districts of New Hampshire, impending changes in the location and arrangement of the common schools will follow. We learn from the superintendent of public instruction, report 1880, that we had two hundred and ninety-seven schools in the state, with an average attendance of six scholars or less. Seven hundred and eighty-five, with an attendance of twelve or less, and that the number of these little school-districts increased last year one hundred and thirty-nine. About one half of our population now live in twenty-six towns, and no distinctively agricultural town held its own in the last decade. Whatever our feelings or opinions in view of these facts, it is evident that, as the schools become smaller, we must consent to diminish the number, or we must commit them to the care of inexperienced or inferior teachers. With this alternative before us, we believe the good judgment of our citizens will pronounce that we must have superior teachers, if the number of schools is somewhat diminished.

ANTRIM.—J. G. ANTHOINE.

TEACHING.

In the special report of the schools, it has been the aim of your committee to be impartial. Most of the teachers have been thorough and practical in their instruction, discarding largely the use of text-books in recitations. It is hoped that this method will be universally adopted in the future, thus making the school-room not a place for storing the young

minds with facts and ideas soon to be forgotten, but rather for directing the pupil how to think, and how to make a true application of facts learned from text-books. This accomplished, and the great object of the district school is attained. There has been a lack of good order and discipline in a few of the schools, whispering, asking questions, etc., being too freely allowed. This might be avoided if every parent would supply his children with the books needed, and with slate and pencil ; then let each scholar rely upon himself—no whispering, no questions, but solid, uninterrupted study, the teacher guiding, but not helping except when positively necessary. If any one falls behind, it will be much better for him to stay there and work than to be carried along by the other scholars, or even by the teacher. “If you always carry a child, he will never learn to walk”—so with the scholar ; if he is helped through with every little difficulty in his studies, and not compelled to work for himself, he will always be an invalid, so far as the attainment of knowledge and discipline is concerned. It is the hard mental labor that disciplines the mind, the end in view being discipline and culture, rather than book knowledge.

Our teachers need more assistance and sympathy from the parents in their very responsible duties,—duties too responsible for most parents to assume ; hence the need of teachers.

ATKINSON.—JOHN DOW.

REDUCTION OF DISTRICTS.

The schools the past year, taken as a whole, are in excellent condition, and are perhaps as good as they can be under the present system. If you would like to make a great improvement in them, reduce the number of school-districts in town to two, and allow your superintendent to employ the teachers, and hold him strictly accountable for the exercise of this power. It is nearly impossible to attach too great importance to our common schools. Many a young man starts out in the world with no other education than what is obtained in our common schools. With present facilities, who can predict the future of an American boy or girl?

The child of poverty to-day may become the self-reliant merchant prince. The day laborer in a machine-shop may shortly control the railroad interests of a vast country. The ordinary though thoughtful boy of to-day may to-morrow startle the world by his wonderful inventions, while the child of wealth and influence may dishonor himself and disgrace his friends. How can special training be given for that which cannot be foretold? Are we expecting too much from our common schools? When the fact is recognized that it is mainly in the home that the habits are formed, and the character moulded for good or evil, its influence upon the school will be better appreciated, a hearty coöperation between the family and school deemed more essential, and the school less censured for failure in attempts to make the perversely ignorant willingly wise.

AUBURN.—CARRIE M. EASTMAN.

TEACHERS AND TEACHING.

The employing of a new teacher each term is not favorable to obtaining the best results. Secure a good teacher, and retain her services as long as possible. Mere scholarship is a poor outfit for teaching. Common-sense, tact, and special aptness are needful adjuncts, and these the schools do not always confer. The best test of fitness for teaching, as in all other kinds of business, is actual employment, and this should be given to those who have shown themselves worthy.

I believe the education obtained at our common schools is very superficial. The custom of learning rules, words, and phrases, to the exclusion of ideas, is almost universal in our schools. It is also the testimony of most of our teachers, that they have so many classes that they cannot do justice to them all. Most scholars have too many studies. The majority of teachers are qualified to judge of the capabilities of their scholars, after a short acquaintance with them, and I think the parents should take interest enough in them to consult with the teacher in this respect, and better results would thereby be obtained.

The great variety of text-books used in this town, which causes a larger number of classes than would otherwise be necessary, is a serious injury to our schools. I have endeavored to secure a uniformity of text-books, so far as I could do so without incurring much expense, and, so far as the arithmetics are concerned, have accomplished it with but little cost to the scholar. We also need the ability to go out and select our teachers from the *successful* workers in the school-room. The teacher worthy of a place in the school-room knows the object to be gained in a course of instruction; soon learns what a scholar *can* do and *ought* to do; has a system that may be adapted to any school; and knows the difference between a mere recitation and an exercise in which teacher and pupil work with equal interest.

We ask the coöperation of parents in making our schools more effective, by consulting with teachers about matters pertaining to schools. We think the committees have no self-interests in the matter, the teacher no unreasonable requirements to make, and a candid consultation about our schools will often help both parties to see things in the same light.

BARRINGTON.—C. W. WEEKS.

SCHOOL DISCIPLINE.

The government of children in school depends upon the influence to which they are subjected at home. If parents are continually whipping their children, they soon become hard-hearted and saucy, and their dispositions are spoilt. It is an old relic of barbarism, that should and is fast being superseded by love and charity. Such children, when they go to school, do not expect to mind their teacher unless they are driven to it by force. Therefore, to have order in our schools, teachers must follow the same methods of governing a scholar that are pursued by that scholar's parents at home. Hence we have not been able to say to teachers as we would gladly have done, Thou shalt not strike: thou shalt rule by love alone.

PARENTS.

The cry has always been heard among us, and it has been lamented in the reports, that the parents and citizens do not visit the schools. This certainly is not true of our citizens the past year. As we look over the registers we see long lists of names, and find that a large portion of them have seen the schools for themselves. The visits of parents and citizens are very beneficial indeed. They encourage the teacher and make the scholars more ambitious.

BELMONT.—SELDEN J. GOULD.

Perhaps it may not be wholly inappropriate for me to offer a few suggestions. First: We would suggest that more money is absolutely needed in every school-district in town. We are well aware of the answer to this statement, and by way of anticipation we would reply, that perhaps there is more money now than is used advantageously; but this is not a logical, and certainly not a reasonable, objection. If a farmer should waste all of his provisions for his family, and all of his supplies for his animals, this would never prove that he had too much, or even enough. Indeed, it would prove nothing at all, except careless waste. In like manner, the fact that some of our school money has been carelessly wasted, or even worse than wasted, produces no evidence whatever that we have too much, or even enough. We do sincerely believe that more money could profitably be used, and that we, as accountable beings, are in duty bound to raise more, and to do all in our power to cause the same to be judiciously expended for the mental and moral improvement of all our children. Secondly: If with prophetic glance we could sweep over the field of the future, and know that the smallest schools in town would very long remain as small as they now are, we would suggest the propriety of uniting two or more districts in one in several localities in our town. Having seen some schools changed from a very large number to a small one, and others from a very small to a large number, in a short time, we feel that it is quite difficult to

advise wisely in regard to a change; therefore we would advise that the matter be carefully and continually under the consideration of all interested parties, and that they should make changes whenever their good judgment requires the same.

BETHLEHEM.—D. P. GORDON.

While our schools the past year will compare favorably with those of former years, still I think they have not been attended with as much success as is desirable. If there is any fault anywhere, I do not think the fault is with the teachers. As a general thing, our teachers have been faithful and earnest in their endeavor to benefit their pupils, and have done all that could be expected of them.

An interest on the part of parents is an element we now lack. This is decidedly what we most need to elevate the standard of the common-school to its true position, and make this power more widely felt than it now is. Most of the parents act as though they had but very little to do in this matter. That parent who rightly advises his child how he shall behave in the school-room, and how he shall conduct at home and abroad, and, if necessary, enforces his advice with salutary coercion, does as much to raise the character of the school as he can in any other way. Again I would say to parents, Visit your schools. If you get a man to work in your field or your shop, you show interest in his work by personal inspection. How much more, then, should you inspect the work of the teacher whom you place in the school-room to direct, cultivate, train, and mould the minds of your children.

Again we would put forth the old petition for teachers of the right stamp;—live teachers, with minds independent, and full of love for their work; teachers who work not for pay alone, but for the love of it; teachers trained for the work, and not those who keep school when they can find nothing else to do; teachers who have some talent to commence with, some tact in imparting instruction, some ingenuity in striking out the work and instructing their pupils; and last, but not least, teachers who have the independence to do their whole duty

without fear of censure or of incurring the displeasure of parents or scholars.

Just a word to prudential committees: There are grades of teachers in the market, but those obtained at the lowest figures are not the cheapest. A good school of two months is worth more than a medium one of twice that length of time; and a poor school is a losing business at any price. I would say, then, Get the best of teachers, pay them well, and coöperate with them in their labors to educate our children; for a good education is the best legacy we can give them.

BRIDGEWATER.—JOHN L. MORRISON.

In our choice of prudential committees, we should select those who will be very careful in the selection of teachers, and they should at once select and engage the best teachers they know of, and not wait until some one else has secured them and then have to take what they can get. Next, the teacher should have the hearty support of all the parents of their pupils. We cannot have a good school without good order. We have laws of the state and nation, and we have to obey them: if, then, the child is upheld by its parents in defying the laws of the school-room, is it not encouraging that child, as it grows up, to defy the laws of God and man? Order is heaven's first law, and order we *must have*. Then let every parent help and encourage the teacher in maintaining good order, so that the moral education of your children may keep pace with their intellectual; and my advice is, that, when you once get good teachers, you should keep them year after year, if you can, for the reason that they come to know their pupils; they find out each one's ability as a scholar; they know where they leave off, and therefore where they ought to begin next term.

BROOKLINE.—F. D. SARGENT.

One of the great needs of the town is

SYSTEM AND CLASSIFICATION.

As matters stand to-day we have virtually seven different communities or districts in town, each separate from and inde-

pendent of the other. The commencement and length of terms, the number of weeks of school, the selection, permanance, and virtually the management of teachers and the care of the school property, all rest in the hands of these communities or their representatives. True, we have a superintendent, elected by the town or appointed by the board of selectmen, who is supposed to have the appointment of teachers and the general oversight and care of the schools; but facts prove that the superintendent has only nominal power, as placed over against a district united in opinion. Teachers are elected by the representatives of those districts, and, with no formula or criterion of scholarship as a standard of ability to teach, the superintendent is forced to rely upon a judgment that may be faulty, because unacquainted with the demands of the school, and either accept and qualify a teacher presented for examination, independent of intellectual ability, or, refusing to accept the candidate, cause unpleasant criticism and a fruitless search after a proper teacher.

Then, again, no one can examine our schools, and compare the number of scholars with the amount expended for teachers and the ordinary school expenses, and not feel that the cost of education is unnecessarily large. It is both unwise and extravagant to carry out the form of a school where essential elements are wanting. One of the conditions of a good school is a proper number of scholars,—neither too few nor too many. The problem is not a difficult one, only as we see fit to make it such,—how to put two schools, of six or eight scholars respectively, under the charge of one teacher. The policy of clinging to a school-house simply because it is a school-house is both foolish and expensive. Better far to pay for the transportation of scholars from one district to another, even though the cost be twice what the work is worth; for, as has been said, there are certain elements necessary to a successful school, and when you require a teacher to awaken enthusiasm or enkindle interest in a school of half a dozen pupils, your demand is as unreasonable as that of the king of Egypt, who withheld straw, but asked for bricks.

The question, then, of vital importance to the reputation and

prosperity of our town is, How can these and similar evils be remedied, and better results be attained?

Of course some will immediately advise the abolition of the school-districts. This action, and the consequent appointment of a board of education, would remedy, or at least help, the difficulty; but such a change as this could be accomplished only after an almost endless discussion and a large expenditure of funds. I am not sufficiently acquainted with the law in this particular to advance an opinion, but my own sense of propriety would lead me to at least *respect* the rights of those who *honestly* believe that property in a town where there is a poor district system of schools is more valuable than property in a town where the schools are arranged with reference to the greatest good of the largest number.

Without doubt those who live near the centre of the town would be largely benefited by the abolition of the district system, while those upon the outskirts would reap, in the end, comparatively as large benefits at possibly a disadvantage in the immediate present. I should be glad if the town could be persuaded to abolish school-districts, but if this is impracticable, a comparative advance might be made if the various districts would appoint a committee, each district having a representative who should act as a board of education. Of course their action would be informal, and would in no way affect the legal rights of the districts. They would simply agree to consult, and, if possible, act together for the accomplishment of the best results. By this plan many features that are now decidedly objectionable might be corrected, and unity of action, systematic and regular arrangement of terms and studies, and the proper relation of teachers might be made. I most earnestly hope that this or some better plan may be considered by the citizens of the town or districts, that a change in what is now lamentably faulty may be accomplished. Another need of the schools of the town is

QUALIFIED TEACHERS.

In the remarks upon this point I do not wish to reflect in any way upon those who have so faithfully endeavored to serve the

town as teachers in our schools this past year. No one could have watched the schools and noted the endeavors of the teachers without being convinced that, despite the discouragement attending an ungraded arrangement of scholars, great progress has been made and good accomplished. It is true, however, that a different system is demanded for the selection of teachers. I find by examining statistics that the teachers of our schools, as a whole, are paid well-nigh as liberally as those in other and larger towns. It may be that there is truth in the statement that has been not infrequently made, that our teachers are incompetent, but, if so, the incompetence certainly cannot be laid at the door of insufficient salaries. It cannot be denied that a large portion of teachers entering upon this work of so great importance, do so without any, or at least with very little, special training for it. Teachers who are only qualified to ask questions printed in the book are not likely to be successful instructors. We need teachers having a method and a system of their own, but based upon the principles to be taught and the methods through which the child's mind can best receive those principles; and before you can secure such teachers—who are in the work not because by teaching they can gain a livelihood for three or four months in the year, but who teach because they are born instructors and love the work—you must make the position of the teacher more a matter of permanence, and less subject to the caprice of a dull or ugly scholar, or ill advised, mercenary parents. Third terms may be objectionable in politics, but one term ten weeks long will never bring a school under the influence of a teacher so that the best results and greatest economy can be expected. A common and accredited system of examination of teachers, more and longer terms of school, permanence in the teacher's office, and the schools in every department governed by those to whom the law looks and who are responsible for their proper management, are demands of no secondary importance.

CAMPTON.—QUINCY B. BLAKELY.

Our schools have not, by any means, attained to the highest point of excellence, and still no one of them has been a failure. It is expected that in each district there will be a school for the largest number of weeks possible; that accurate and thorough instruction will be given in all the common branches and in some of the higher; that scholars will be made to learn, whether they will or not,—made to deport themselves with perfect propriety while at school, no matter how they are allowed to behave at home; that each pupil will receive the personal attention of the teacher at all times when desired; that every arrangement of the school shall be perfectly satisfactory to every patron. To secure all this we have less than \$1,500 in money, fourteen prudential committees, one superintending committee, 263 scholars, perhaps as many parents, and a number larger or smaller outside, coöperating. With all these facilities and helps, why should not our most sanguine expectations be realized?

We need teachers with better education, who are better disciplinarians, with better methods of teaching, with a truer conception of the dignity of their position, the value of their work, and their own personal responsibility. John Bright says,—“I think the influence of a good man or a good woman, teaching ten or twelve children, is an influence for this world and for the world to come that no man can measure, and the responsibility of which no man can calculate.” We need a more determined purpose on the part of prudential committees to select the best teachers, and more wisdom in selecting; better discipline in the family, where the pupils are so large a portion of the time, even term time; more sympathy on the part of patrons for teachers. How little do patrons realize the labor and anxiety, the weary days and wakeful nights, that come of undertaking to train the intellects, the consciences, and the hearts of a large number of children of such varied temperaments and capacities! When we remember how perseveringly and conscientiously teachers labor to overcome the indifference, the dulness, and the waywardness of their pupils, and how they bear and forbear with them, ought we not to give them our

sympathy and hearty coöperation to sustain them in their noble undertaking? What class of society more need, or better deserve, sympathy and respect, than teachers of our public schools? Let there be great pains taken and much wisdom exercised in selecting teachers, and then withhold not your confidence in their ability, judgment, and faithfulness. Give a deaf ear to childish criticisms and complaints, and do not hinder the success of the school, and defeat the very purpose you have in view, by attempting to control the details of discipline, and direct the manner and order of studies.

Your committee is subjected to great inconvenience in making his report to the state superintendent by the failure of some teachers to properly fill out their registers. Every question in the register should be answered, every blank filled out. A blank, or "I do n't know," is not satisfactory. Only a few teachers have so met the requirements of the law in filling out their registers as to be entitled to their wages, but I suppose they have all been paid. I recommend that the superintending school committee be empowered to pay the teachers, so as to insure obedience to the law; in which case no teacher would expect his wages until this law was complied with. So much of the school money as is required for repairs, fuel, board, etc., could be paid, as now, to the prudential committees, but that for teachers' wages could be paid the superintending school committee.

In these later years, in many of our districts, custom has given Saturdays for the benefit of the scholars, not as a source of revenue for the teachers. When a school commences, say Wednesday, and ten weeks from the next day has eleven weeks' school reported, using Saturdays to gain time, it is evident that the teacher is more favored than the scholars.

One teacher reports,—

“ There might a more attractive site be found,
A more attractive building grace the ground,
Did pluck and public spirit more abound.”

More than one district may think, That means us.

CANTERBURY—CHARLES F. JONES.

GENERAL REMARKS.

In order to have successful schools, it is necessary to employ *good teachers*. This responsibility rests upon the prudential committees, and they cannot be too careful in their selections. They should take into consideration not only education, but also capacity to govern, former success, and MORAL CHARACTER. The practice of placing a person in charge of a school on account of friendship, to gain pecuniary advantage, or for ANY purely personal motive, OUGHT NOT TO BE TOLERATED.

Some teachers have a loose habit of filling out their registers, which causes considerable trouble in making out reports. We would call the attention of prudential committees to the following statute :

“ Every teacher, at the close of his school and at the end of each term thereof, SHALL make a return of such register or record to the school committee of the town, who shall give to him a certificate thereof; and NO TEACHER shall receive payment for his services until such certificate is produced and delivered to the prudential committee.” General Laws, chap. 89, sec. 16.

We cannot close our remarks without noticing the defective committee system under which our schools have labored during the past year. We consider that a committee of twelve persons is the most defective system that can be adopted; a committee of three is somewhat better, yet some of the same faults exist here as with the twelve; a committee of one person we believe to be the only true system; for we do not and cannot have reports by which we can ascertain the comparative standing of our schools and the capacity of their teachers unless we have one person to examine them all, because different persons do not agree in their tastes, and their reports are not alike. When twelve persons compose a committee, there seems to be a lack of that feeling of responsibility which is essential in order to do effective work. Fortunately, nothing has transpired during the past year to render it absolutely necessary to call a meeting of the full board, which, by the way,

consists of ten members. If there had, whether such a result could have been brought about is a question that we must leave unanswered. Twice it was attempted to call them together to organize; but instead of accomplishing that object, our present organization was effected with less than half that number; and it is well known to some of our citizens that the decision of a question of district boundary had to be postponed simply because it was deemed next to impossible to call the committee together to act upon it. If this system was adopted from principles of economy, it seems to come with rather a bad grace that Canterbury, with all her numerous outlays for other things and her boasting of building up education, should lower herself enough to raise the smallest sum of money the law allows for the support of schools, and go begging after a committee. A maxim, as wise as it is ancient, tells us that "What is worth having is worth paying for;" therefore, if our schools are worth attending to at all, it follows that we should better have them attended to by some COMPETENT PERSON, and then pay him for his work.

CHARLESTOWN—THOMAS D. HAYWARD.

SUGGESTIONS.

In addition to the qualification for imparting knowledge of arithmetic, geography, etc., there is requisite for a good teacher the general information which is so important for instruction in reading. This properly ranks among studies the first as the key of knowledge and the source of culture. It is highly desirable that young people should go forth well instructed in this department. To this end teachers should be constant learners. Indeed, who should not be? "Not as though I had already attained, or am altogether perfect, but I follow after." With this spirit a teacher keeps an active mind, and by effort for self-improvement impels the scholar to continual progress. But the matter rests only in part with teachers. Parents may effect almost more than they. The home circle should be a reading school; books interesting to the children should be read aloud by the children, with the family for listeners. To

say nothing of the profit thus gained by all, the young reader is encouraged to effort, and helpful suggestions furnish means of improvement.

By the table presented there is shown the number of weeks of school in the various districts. This has varied with the very unequal distribution of the school money. In this connection it may not be improper to advise voters to attend to their interests, and to *remain until the close of town-meeting*.

The schools of the town are pursuing by similar methods a common object. Individual peculiarities have in great measure disappeared. The town is a unit in its most important municipal interest,—that of the education of its youth. It is respectfully submitted that this beneficent work would be best performed under a system that should unite all the educational forces of the town, and include as its centre a high school “of the town and for the town,” leading upward, as a higher education always does, every department, and receiving to the enjoyment of its superior advantages those who have been prepared in the district-schools to pursue its course of study. It would, however, be unbecoming to occupy space in this report with arguments in its favor. There shall only be repeated the view expressed by Mr. Dunlap, with the emphasis which increases with each passing year, “that the time has come when a town high school would be a mutual benefit to *all*.”

With fourteen school-districts in the town, the number of pupils in some schools is necessarily very small. The advantage of a sufficient number of scholars in each school to form classes of fair size is universally acknowledged. The teaching can thus be more systematic and thorough. A wholesome competition is instituted; mind sharpens mind. The circle of acquaintance of the individual scholar is enlarged, and friendships are formed. One of the chief benefits of education in large public schools and colleges is the kindly fellowship by which friendly unions are entered into, which often last through life. It is greatly to be desired that neighboring districts should unite their means, and, by reciprocity of formal union, gather as large schools as can be conveniently obtained. This might be done either by arranging the time of the school

terms for mutual accommodation, or, what would be better, a central school for the older scholars, with convenient primary schools.

School-districts are also empowered to authorize their prudential committee to use part of their school money for the conveyance to and from school of pupils living more than one mile and a half from school; also, "school-districts, having less than twelve scholars to attend any term of school, may, by vote, at their annual or other legal meeting called for that purpose, authorize the prudential committee to provide for the attendance at the schools of adjoining districts, the selection of such schools to be approved by the school committee," the provision for the conveyance of scholars being the same as that above cited. (Chapter 86, secs. 25 and 26.) It would be pleasant to see a load of scholars on their way to school.

CHICHESTER—SALLIE P. CARPENTER.

GENERAL REMARKS.

There is perhaps a no more common topic of conversation than the schools. The plans of those who have charge of them, their successes and their failures, are constantly being unfolded and held up to the public gaze, sometimes with intelligence and fairness, but oftener without any knowledge of facts. Every one should be sufficiently interested in the schools not to take for granted and repeat what some prejudiced person may say in regard to them, but to investigate for themselves. Money enough is yearly expended to obtain a good teacher for each school. And we have been pleased to notice that during the past year prudential committees have made an effort to secure the services of such. We think it would be better, however, to retain a good teacher for successive terms, than to change so often: great waste of time would be saved and much more accomplished.

Teachers possess no right to rely on past attainments. New methods are constantly being introduced, and they should be sufficiently alive and in earnest to know and to use those which are beneficial. The schools during the past year have been

above the average ;—none very poor ; some very good. We have been fortunate in having had several Normal School teachers who have done excellent work.

The object of the schools is to train youth to become useful and happy men and women, with the least waste of time ; to strengthen the character ; and to give to each so much profitable instruction as will fit them to do creditable work in life. To accomplish this the standard of the schools must be raised. Some of the teaching during the past year has not been such as would bring about this result. Many teachers confine themselves very closely to text-books ; consequently but little practical knowledge is acquired by the pupils.

The “literary fund,” set apart for the use of the schools, was so small a sum, when equally divided among the districts, that we thought no benefit would be derived from it. We suggested to the selectmen that it be kept until enough should be obtained to purchase maps. They coincided with our views, and it now remains in the town treasury.

CLAREMONT—ARTHUR CHASE.

The superintendent has labored by all means in his power to waken the schools of the town to a new and better life. Against this there are many obstacles. One of these is the fact that the people are too well content with the present condition. Another is the faulty way in which we are districted (if districted we must be, at all)—making a great number of small schools. And again is the fact that among all our teachers so few are qualified, either by training or experience, to do any but the most ordinary quality of school-work. Of those who lack special training, a few by natural force grow into valuable instructors, but the greater part, by long practice, degenerate into mere teaching-machines.

It will scarcely be credited, but it is true, that the poorest work now done throughout the town is in the very elementary branches of reading, writing, and spelling.

The rural schools are all “mixed,” and, I trust, are working up, even if slowly. No pains have been spared by your committee in endeavoring to impress upon the people, the teachers,

and the children the necessity for constantly striving for better things. That these efforts are entirely vain cannot be supposed; nevertheless there is no use in expecting marked improvement in the schools while they are so numerous and so small, while the pay of the teacher is so inadequate, and her position, through isolation and low popular esteem, so unsatisfactory. New faces now and then appear in the school-rooms, but the animus is the same all along. The old dull routine and the old lack of intelligent method still prevail in cases not a few.

When the people become dissatisfied with these schools, and districts are re arranged so as to reduce the number from sixteen to less than half as many,—when trained teachers become the rule and not the exception, and their position is made attractive by better pay and by reasonable social consideration,—then, and not till then, will there be a substantial basis for improvement. We ought to have no school with less than thirty scholars. We could then afford and ought to pay teachers seven or eight dollars per week (with board at two dollars or less) for not less than thirty-six weeks per year. Help these teachers to consider their position in the community as an important one. Cordially assist them to avail themselves of the town library and the Teachers' Association. Make the situation permanent to the successful. Introduce these changes and offer these inducements, and there would be no difficulty in giving every child in town the best advantages which modern methods and modern culture afford. A call for teachers, based upon such conditions, would bring to our aid just the trained talent which we require, and the supply of such would not fail.

There is nothing visionary about this, for the town of Claremont spends every year for schools more than enough to accomplish it all. There is, however, something needed besides money. It would be necessary that all connected with schools should have an eye single to the good of the schools and of their children in them. There could be no thought indulged as to how the school-money can be made to enrich the district or any of the dwellers in it, nor how it can furnish pocket-money for this or that one's daughter, or sister, or aunt. It is

a sacred trust. Good schools and long terms should be the only object of desire. And there would be needed some special exertion in getting children to the school, further removed than theretofore from some homes as it must be. There surely is nothing unreasonable in all this, for wherefore is school-money raised but for schools, and wherefore are schools established but to teach children in *the best manner*? Our town is one of the most desirable in the state for residence; it raises money in abundance; nothing is now lacking but the intelligent will to place it in the front rank educationally. There is no difficulty in making the necessary changes. Let the people indicate their readiness to move, and the whole thing can be readily accomplished in whatever form desired.

An association for the benefit of teachers has been maintained during the past fall and winter. It is regretted that too many of those for whose benefit it was established seemed to consider the matter of attendance as merely a question of taste and inclination, which was not the way it was regarded by the superintendent. Young ladies who teach away from the village cannot be expected to walk to the meetings. It is suggested that it must be, in the long run, worth the while of persons, in such districts, to see that their teachers have facilities needed for the purpose of attending the association.

It is the opinion of the superintendent that the schools of this town will, in the near future, be taught by persons rendered expert by previous special training. It is an ancient mistake that the ability to conduct a school comes by nature, even as Justice Dogberry says of reading and writing. All persons intending to teach are advised to attend for a sufficient time upon some well-conducted normal school. The superintendent admits that experience has modified his views on this point.

Since the statute empowers the superintendent to make all regulations deemed by him necessary to the conducting of a school, it clearly places upon him, measurably, the responsibility for its success. It follows, then, that no teacher can lawfully hold himself as above or beyond the wise control of the superintendent in anything appertaining to the school.

CONCORD—ABIEL ROLFE, DISTRICT NO. 20.

Years ago a primary school was considered a place of no particular importance. It was simply a place where the smaller children could go and be safe, and no particular attention was paid to the number of the scholars or the qualifications of the teacher. There was nothing in particular required of them in regard to order or recitations, but they were considered a sort of tender, or supply train, for the departments of a higher grade. But to-day how changed! Facts before us go to show that, with proper training, there is no time in a child's school-life that is more susceptible of restraining influences than when it first enters school, and habits formed at this time of life are permanent and lasting. All admit that the mental capacity of a child is something that can be cultivated, and past experience goes to show that there is no time that this can be done so successfully as when a member of the primary schools. As an evidence of this, schools of this grade show the most complete order, and the pupils the most rapid advancement in their studies. Blackboards, slates, and writing are brought daily into use, and are as essential in the school-room as readers and spellers. In penmanship, declamation, written composition, expression of thought, and the rudiments of arithmetic and geography, they show a proficiency worthy of a higher grade. A continuance of this state of things is particularly desirable; and there is no way for its continuance, except by a system of grading which shall equalize the privileges of all. Oftentimes in securing this the attainments of the scholars are not wholly considered, and at times, perhaps, they may be graded to a higher department before they are really fitted. When this is the case they should be allowed to pursue the same course of studies without change. Usually, in considering the condition of our schools, it has been unnecessary to be specific, for comments were alike applicable to all; but at this time it is not so. In the primary schools the same teachers were employed as heretofore,—Miss Rolfe in the second, and Miss Carter in the first. We cannot add anything to what has already been said in their favor. They were model schools in every particular. In the

intermediate department, the school was continued in charge of its former teacher, Miss Carrie E. Pearson, during the first and second terms, but early in the succeeding vacation, on account of sickness, she resigned her position, and in a few weeks she quietly passed away. In her death the district, together with her pupils, loses a kind and faithful teacher. The day of her burial was commemorated by the closing of the schools, and the attendance at her funeral of her associate teachers and a large concourse of scholars.

JOHN T. BATCHELDER—*District No. 12.*

The systematic arrangement of the classes last year enabled most of the pupils to commence and continue their studies with but little interruption. The advantages of this system need no advocate: either they are self-evident, or they can never be made evident. To every one who has any knowledge or conception of educational means, they are at once obvious. With those who have no such knowledge or conception, who maintain that their children should study what they please, and commence where they please, whether prepared or not, it is useless to argue. If any one thinks there is any profit to be derived from this labor, he is sadly mistaken. He who attempts it finds his reward only in the consciousness that he has discharged his duty to the pupils for whom he is laboring.

Irregularity of attendance is a serious evil in our schools. A scholar who is inconstant at school cannot sustain his standing in the class, and, as he finds himself gradually falling behind his classmates, becomes discouraged, careless, and indifferent, gradually slackens his efforts, and finally slides down to the foot of his class, or very likely out of school altogether.

Not unlikely the blame is laid upon the teacher or management of the school rather than to the true cause. The remedy lies with parents. Let them see that their children are at school regularly, and there will be less occasion to complain of their want of progress, or of discouragement in their studies. While a true teacher is always anxious that every pupil should be benefited by his instructions, let no parent suppose for a moment that it is any loss to the teacher that his children do

not attend school. Children under such influence are usually of little benefit to themselves or the school.

It is very important that the work done in our grammar school should be thorough.

A very large majority of the scholars never attend higher schools before entering upon active business. It is of the utmost consequence to them that their training be such as shall best fit them for their work. This necessarily includes good instruction in reading, spelling, writing, arithmetic, grammar, geography, and history. With an intelligent knowledge of these subjects a pupil would be qualified for business, and also prepared as opportunity might offer for self-culture in whatever direction taste might direct.

We believe in giving our scholars all profitable opportunities for pursuing the higher English branches, but cannot countenance them when adopted by pupils not thoroughly acquainted with the above-named studies.

CORNISH—MISS M. W. DAY.

As no institution of our commonwealth is nearer the interests of the people than is the common school, so none is more fully in their hands. Better school laws, better teachers, better school superintendents, are to be hoped for only as the people demand them. While, therefore, in certain cases we speak of teacher, or prudential committee, or dilapidated school-house, as being the cause of failure, we are to remember that we, as a people, are responsible for these tools with which we have chosen to work. The proportion of our scholars which receive any training in the higher institutions seems to be constantly becoming smaller. During the year I do not think more than a dozen have attended a high school or academy. Whether this is, or is not, a favorable condition of things, we ought, in view of the fact, to look to it that our schools are better than in the year, for instance, when thirty Cornish scholars attended the fall term at Meriden academy. It is for you to say whether the school system which has served us so long shall continue unchanged. It seems that *somehow* the present condition of things might be improved. We well

know that far more important than lessons from books are the impressions upon mind and character received in the intimate companionship of teacher and pupils. In these respects, no one can estimate the results of the year's work. We have noticed that uncouth, lawless behavior has usually been associated with poor lessons, and our well-behaved scholars have also been our most diligent students.

The association formed a year ago in the interest of our schools has this winter held several meetings in different parts of the town. These gatherings have been well attended, and it is hoped that friends of education have received something in the way of help and encouragement. For whatever has been accomplished in these meetings, we are greatly indebted to Mr. G. L. Deming, Dr. Hunt, Mrs. C. F. Huggins, and others, who by their ready coöperation have shown great interest.

As to the condition of our school-houses, I think the one in district No. 8 is the only one that is entirely unfit for use. It is a pity for houses, with many excellences, as, for instance, that in No. 9, to be allowed to grow shabby and unsightly. Pleasant surroundings are so wonderfully helpful in refining manners and habits, that I am sure it will usually be good economy to use at least the allowed sum, either in repairs or apparatus. A good map, for instance, may accomplish more than a week's schooling would do. The teacher's work is often greatly hindered for the lack of trifling repairs. We notice that in some houses, as in No. 11, the blackboard is well-nigh useless.

I think the prudential committees have in most cases tried to act for the best interests of their districts. So far as I know, complaints of their management have usually come from those who either do not attend school meetings, or refuse to take the office when it is offered them.

Of our teachers, it is fair to say that nearly all have worked faithfully. The failing of which I have seen most reason to complain is lack of scholarship. In some cases, I well know it was injustice to all concerned to "give a certificate." I suggest, by way of apology, that with our meagre salaries we

cannot hope always to secure first-class talent. Again : many of our schools are so small that it seems almost absurd to make any great ado about them, and the tendency is to tolerate what would not be endured in a school of respectable size. Another poor excuse is, that I have not always had courage enough to upset arrangements already made, even when I really thought they were unwise. Whether, with fewer teachers and those better paid, and with a system which does not complete every other detail of the arrangements before testing the literary qualifications of the candidate, we may improve the work done, is for you to determine. In any case, I suggest that while tact, pleasant manners, etc., are essential to the best teaching, they are not all that is required. Experience in the business, valuable as it is, is bought too dear, when it costs those years which should be spent in study, rather than in trying to teach what one does not know. Our most profitable schools have been taught by our most scholarly teachers ; and it is further to be noticed, that teachers, whose previous training has been insufficient, are not likely to feel the need of daily study upon the work in hand.

DEERFIELD.—GEO. W. BROWN.

GOOD ADVICE.

No new difficulties have arisen in connection with our schools, but there are some already existing that need to be removed ; but to do this we have got to begin at the foundation of our common school system. The laws and regulations that gave good satisfaction thirty years ago, are to-day in a great measure failures, owing to causes too familiar to you for me to repeat in detail. One is the decrease in the population of our schools. Of the fourteen districts in town, ten of them average in number less than twenty pupils, and of these five taken together have but thirty-seven. It may seem to some that a small school is more profitable than a large one, but we are convinced that it is to the contrary. Old teachers dislike to teach in small schools, even if you can afford to have them, which is not often the case, and thus you are getting year after

year young and inexperienced instructors to teach your children. Again : competition excites interest, but in small schools there is little or no rivalry or striving to excel, for there are really none to excel, and consequently there is but little interest for teacher or pupils. Let us have less districts, and larger schools.

Another disadvantage to our schools is the system of procuring teachers, which, in the majority of cases, has become a farce. Teachers are hired without any regard to fitness, and then your superintendent finds it a delicate undertaking to remedy the evil. Of course you will say it is his duty to give certificates only to those who are fitted to teach ; but the past records show that this is easier said than done. A refusal would often increase, rather than remedy, the trouble. Again : it is not in his power to place the different teachers where they would do the best. Education is not, as many seem to think, the first and principal requirement necessary for a good teacher. But fitness or adaptability to the peculiar circumstances and surroundings of the school, seems to us the most important consideration. A teacher may give entire satisfaction in one district, and yet fail in another, because the last required different methods and means of meeting its ends. Another detriment to the progress of our schools is the frequent change of teachers, and the inequality of their payment. These, with many more evils, might be corrected by abolishing the old district system, and, instead of a dual board of officers, vesting the power, not only of qualifying, but of selecting and hiring the teachers, in the hands of a board of education elected for a term of years. We are glad to know a step has been taken in this direction. We have school talent enough in town, if it were properly distributed. Our most successful schools the past year were taught by teachers who belong in town. We trust our prudential committees for the coming year will bear this in mind.

To the loss that our schools sustain through the almost innumerable kinds of text-books used, I need not call your attention. Dividing the school into so many classes not only adds to the teacher's work, but deprives the pupils of much

time, and diminishes their interest. What is needed is to have a uniformity of text-books—not only throughout the town, but the state.

Another great detriment to the progress of our schools is irregular attendance of the pupils. How many of the parents and guardians of Deerfield realize this? For instance: In the reports of the teachers for the past year, 303 scholars are enrolled, while the average daily attendance is but 198.16, or less than two thirds. Is it a wonder we do not get the full benefit of our school money? Of course all of these absences cannot be avoided, but the majority might be, we think.

But, after all that can be said or done, the success or failure of our common school teaching comes only in a measure from the teacher. There are others who have a part to act. Parents and prudential committees have their duties to perform. But the first duty devolves upon the parent to teach the child the lesson of obedience—to teach it to respect and obey its teacher. The parent who has little or no control over a child at home, cannot reasonably expect its teacher to have in school. The parent who has a child that has never been taught the worth and importance of an education at home, and who seldom looks in a book, cannot expect that child to become a prodigy in the school-room. A child reared without any moral training, cannot be expected to improve his qualities when associating with others of his stamp.

Nor does the parent's duty end with this home education, but it extends to the school-room. They should visit the schools oftener, and acquaint themselves more fully with the progress and desires of their children. Parents, why are you so remiss in this respect? *Coöperate heartily with the teacher, and nine tenths of the trouble that exists in our school-rooms will be removed.* The schools of which the most fault has been found the past year are those that have been visited the least by parents, and where the teachers have had the weakest support. It is a mistake for parents to decide against a teacher, even in favor of their own child, unless they *positively* know they are right.

Then choose men for your prudential committees who have

the interest of education at heart, and who will procure good teachers. Give them your hearty support, leaving nothing in your power undone, when your schools will be more prosperous, and your children educated better.

DOVER.—GILMAN C. FISHER.

GEOGRAPHY.

The class-room exercises conducted by the pupils at the graduation exercises of the Belknap and Sawyer grammar schools last summer, illustrated a few of the devices we resort to to make geography a *live* study. Unquestionably travel is the best school in which to teach geography, but tickets round the world cost money, and there are other than financial reasons which make it impracticable to send pupils to the tropics or the polar regions on tours of observation. Obviously we must bring the world to them. How shall this be done? Our method consists in securing the pupils' active coöperation in bringing, so far as possible, the spirit of travel into the school-room. In the first place, we have a system of map-drawing or map-sketching which is original with the schools of Dover, and which, more completely than any other system, harmonizes with the study of the text, and enables the teacher to carry the two along together, taking a little map-drawing each day, with no loss of time because of the added requirements to which the study of the text is yoked. Each facilitates the other, and the pupil learns through ear, eye, and fingers, all at once—the joint action of his faculties making his progress more rapid. Each pupil is provided with a piece of card-board of the size of an ordinary slate, upon which is an accurate map of the country which he wishes to draw. The card-board is perforated at important points, and the pupil, placing the card-board upon slate or paper, fixes these points, and then, removing the card-board, draws between. Thus, for New England, Eastport, Boston, New York, and Rouse's Point are fixed. The black-board is inerasably spotted with white painted spots, to correspond with the perforated holes, so that the pupil studies and recites his lesson in map-drawing like any other lesson. He

practices at his seat, and then, crayon in hand, goes to the blackboard and shows how well he has spent his time. It is a mistake to suppose that any system of map-drawing which the geographies furnish is a system of mnemonics ; it is often harder to remember, if not more difficult to draw, the diagram than the map. Even the system by squares, which is the best of all, burdens the memory with a multitude of coincidences—such a point being in such a corner of such a square, and such a coast-line crossing such a portion of such a square in such a manner. It is better to sacrifice what might be called the pageantry of map-drawing, and, allowing the pupil to fix a few points in the simplest, easiest manner possible, require him to fill out between. Teachers are apt to make map-drawing a specialty, devoting a great deal of time to it, or else, perplexed and over-awed by an imposing system of triangles and quadrangles, neglect it altogether. It is wrong to do either. Geography covers and includes map-drawing, which, however, is little or nothing in itself, and should not be conducted as a thing apart. It is not a particularly useful accomplishment, or one which people are often called upon to exhibit. The main object, perhaps the only object, is to lead the pupil to a close study of the map, and furnish him for the time being with greater powers of description, the fingers being more eloquent than the tongue when it is a question of delineating a coast-line or tracing the course of a river.

Equally essential is the work of the moulding-table. In the second grade primary, or third year of school life, in which the study of geography and the definitions are acquired for the first time, the moulding-table is found invaluable for illustrations, and kept in constant use. I presume no teacher of this grade would be without it. To define *bay, cape, strait*, etc., in mere words, of whose meaning the pupil may be profoundly ignorant, is not enough ; he must go to the blackboard, and *picture* the same, crayon in hand, and go to the moulding-table and make the same, moulder's clay in hand. Mere picturing is inadequate for depicting the lay of the land, with all its inequalities of surface, as affected by plateau and cañon, peak and basin. Hence we dove-tail moulding, equally with map-drawing, into the study of the text, using the moulding-table in the

higher grades for presenting the continents in relief whenever occasion demands. Such are our main allies; but, as kindred instrumentalities for making things plain, I must not forget to mention revolving blackboard globes (globe-shaped blackboards) for teaching the facts of mathematical geography, clearing up the mysteries of day and night, a change of seasons, &c., and elucidating another subject equally difficult for children, longitude and time. All that now interferes with our success in teaching geography, so far as we are able to determine, is the lack of suitable books in suitable form, travels and popular descriptions, to be used as reading matter to supplement the portions of the text committed to memory—a lack which the market does not supply.

ARITHMETIC.

Children do not like long sermons, but they want the beginnings of things brought down to them.

Copious illustration and variety are what children demand. In the course of a day they will run, jump, play games, wade brooks, climb fences, and perform an amount of light physical exercise which would completely exhaust the ordinary man; but, at the same time, if you set them to *shoveling*, they soon tire out.

Children are possessed of bright wits; they are relatively smarter than men; they say, for their years, prettier and profounder things; they are more vivacious and impressionable, wide-awake and inquiring; but, for all that, they cannot stick to any one thing long at a time like a man.

At the age of five a child has ordinarily some knowledge of fractions. He knows what one half is. He is accustomed to speak of the "half of a thing," or perhaps the "fourth of it;" and if he lives in a family in which there are three children, and he has been accustomed to see things divided into thirds for equal distribution, he knows what one third, two thirds, three thirds are as well as his seniors. It is probable, too, he has acquired some knowledge of compound numbers. He knows that when his mother takes a quart of milk a day, she gets twice as much as when she takes but a pint, &c. On

this knowledge we should begin to build, without waiting four years or more before studying fractions, and five years before studying compound numbers. A carefully graded drill in these subjects should be begun the first year of school life, and continued uninterruptedly up an inclined plane, of whose ascent, it being so gradual, the pupil will take no note, except at intervals, as the consciousness of a new altitude steals upon him.

To carry out the above idea, so far as compound numbers are concerned, I asked for a small appropriation for stocking the primary schools with the necessary apparatus for teaching the same. The appropriation was made, and each primary school building forthwith supplied with a graded series of weights and measures—dry and liquid—a yard-stick and a foot-rule, a quantity of cubes and other rectangular blocks, paste-board squares and other geometrical figures, together with a table with a sink top containing sand for measuring, and a lower ledge or shelf for conveniently storing the apparatus. Perhaps I shall best indicate the use made of all these things by giving a few specimen questions, such as are asked and answered every day in great numbers in the lowest grades :

How wide is the door? Mary may guess. How long is your desk? how high? How tall is Johnnie? Measure the platform. How many quarts are one peck? one gallon? Fill the pint measure one third full; the quart measure two thirds full; the gallon measure three thirds full. How many square feet in a handkerchief two feet square? Who can mark out a place in the school-house yard four yards square? Draw a line an inch long; a foot long; a yard long; etc.

DUBLIN.—EMMA E. GLEASON.

TEXT-BOOKS AND STUDIES.

We have not thought it advisable to make any change in text-books during the year. Some of the teachers have used supplementary books in reading, grammar, and history.

More attention should be paid to map-drawing. In one school we noticed that the teacher required her scholars, after

reciting in geography, to go to the board and illustrate what they had been saying. It not only made the lesson more interesting, but gave the scholars a clearer idea of the meaning of what they had learned.

Among the studies there is one almost wholly neglected, which is not recognized as a common school branch, and which children are supposed to learn at home, or to take on unconsciously—that is, *good manners*. True politeness consists in having and showing due regard for the feelings, comfort, and convenience of others; and there are some rules which, if required of the scholars, would add greatly to their appearance: for instance,—being respectful to their teachers and to their elders, never laughing at the mistakes of other scholars, being orderly in and about the school-room, &c., &c.

GRAMMAR AND COMPOSITION.

What children need in the way of language is the ability to speak correctly and politely on all occasions. We may teach parsing and analysis for a lifetime without attaining this desired result. There is no danger of our having too much analysis, but we do need more synthesis; we need constant practice in the construction of sentences. The study of grammar, of composition, should be made one and the same thing, and that should be language lessons. The teacher should be a model for the pupil in point of language and grammatical accuracy. Children are quick to catch an ungrammatical word or expression.

Composition was taught in most of the schools. In one the teacher made it a daily exercise, and at the closing examination we saw a number of school papers, published during the term by the scholars, every one contributing to them. That is as it should be.

TEACHERS.

The one vital condition of a good school is a good teacher, and the best thing a committee can do to improve the schools is to secure such.

One remedy for the defects of all our schools is a system of

training for teachers, so that they shall be competent to teach according to the demands, and by the best methods, of the times. School-houses, apparatus, &c., are all important, but the state does little for popular education if it does not see that those who do the teaching are well prepared for the work. Every pursuit of life requiring skill and knowledge, requires also special preparation. It is so with the teacher also, and when he does not have this the school suffers.

SCHOOL-DISTRICTS.

This subject has repeatedly been brought up, but the people have undoubtedly found it easier to let the matter rest, and probably will do so until the state makes some definite move. In April, 1871, the selectmen returned as the number of scholars, 149; three years later, 124; four years after that, 60; and the number has gradually diminished, until now, the present year, the number is 48, averaging only eight scholars to each district. In our village school during the summer term there were fourteen scholars, only five of these under twelve years of age. In Nos. 3 and 4 the number of scholars did not exceed six during either term. Does it not seem as though different arrangements should be made in some of the districts, so that there would be more benefit derived from the same amount of money expended?

CONDITION OF SCHOOLS.

No great or marked difference in the condition of the schools is to be expected. Our teachers have been faithful, and wherever they have erred it has been from inexperience. The best way to know the schools as they *are* is to visit them,—not merely sitting to listen, but ascertaining the methods, amount, and motive of work. We cannot know what is being done only by personal inquiry and examination. We make an earnest appeal to parents, that they make it a duty which they owe to the children and the schools to visit them, showing an interest which shall be helpful to teachers and pupils. We ask them and all friends of education to enter heartily into any methods or plans which will strengthen and elevate our schools.

DURHAM.—J. S. NEAL.

In some cases sickness of the pupils has seriously interfered with the work of the term, and in some other cases the unconcern of the parents for the best welfare of their children, so far as an education is concerned, has greatly retarded the progress of the children. They do not appear to realize the importance of constant attendance of the scholar, and therefore keep him or her at home when not absolutely necessary. A scholar, absent one or two days in a week, might almost as well remain away the whole time. They fall behind their classes, and hence lose interest in their studies, and when this point is reached their time is thrown away.

The most that we have to regret in regard to the schools in town the past year is, that they have been so brief, and, if it were not for the already almost unbearable taxes necessarily imposed upon the citizens of the town in order to liquidate the debt now existing, I should recommend for the consideration of the voters the importance of raising an additional sum for school purposes. Even now it is a matter that should be attended to, though it may call for severe sacrifice. There are only thirteen districts in town, and if the small sum of \$325 could be raised and divided equally between the districts, giving to each \$25, this, with the sum now expended, would be of great value to the rising generation. They would rise up in the future, and call you blessed. A dollar needed to educate a child, if withheld, is a link added to the chain that will bind them down in after years, socially and financially, as well as intellectually.

Give your children the best educational advantages in your power, and it will be better for them than bank stock, houses, or lands. In educating your children and the youth of the land, you are not only blessing the ones you aid, but you are also blessing the community at large.

EAST KINGSTON.—JOHN P. FRENCH.

DISCIPLINE.

To this department I give the largest latitude as including not only deportment in the school-room, but wherever the scholar may be found.

It is no uncommon thing to find scholars quiet and orderly in school, but rude and unmanly, if not impudent, when out of school. Such discipline, so far as it extended, was very good, but it was faulty in that it stopped short of its perfect work.

The teacher's work is not done when good order is established in the school-room, but the training should include good behavior, and a proper respect for seniors on all occasions. To this end I invoke the special attention of teachers.

That I am not going beyond my province in this suggestion, let me remind my fellow-citizens that the statute prescribes "good behavior" as an object of care to school committees. Boys will be boys, we know, and little is gained by being perpetually on the watch for boyish pranks; but there is a distinction between sport and mischief, and, when citizens complain of annoyances, it is but fair that we see that such things are not done by those under the pupilage of the town. In conclusion, we hope that the success that has attended our schools the past year will incite us all to renewed action. May we all work faithfully and unitedly to promote the highest interest of the rising generation, for we believe the future stability and prosperity of our free institutions and government will depend very much upon the general knowledge and character of our children, who are now pupils in our schools.

ENFIELD.—GEO. F. PETTINGILL.

THE ESSENTIALS OF A GOOD SCHOOL.

To interest a child, is to enlighten its mind—to make it active,—in other words, impressible. But what are the means to be employed?—what will interest a child? This is not so easy to determine. Different means are required by different chil-

dren, according to their natures, their inclinations, and temperaments. Here the discernment of the teacher comes in: he must know his scholar. He must measure its capacity, remark its weak points and its salient, and get on the right side of the child. A teacher beloved is half the battle won; hated or feared, there is little progress.

The teacher should be willing to consult with parents, but not to be dictated by them. Moral agencies should be employed in the school-room. The teacher should respect his pupils, if he would have them respect him. But when kind treatment and higher motives fail, there should be a "*must*" and "*must not*," guarded by such penalties as shall secure immediate and absolute obedience. The teacher should labor just as faithfully in a small school, and for small wages, as in a large school and for large wages. It is this that will prepare the teacher to ascend to the position which he may desire. The teacher should labor to acquire knowledge, not only in preparation to teach, but so long as he teaches. In short, whatever the teacher does to make a good school will come under the head of labor. The earnest, the persevering, and the *studious* teacher is the successful one. To elevate the standard of our schools, the superintendent should be careful to know that all applicants to teach are well established in the English branches. It is the tendency of modern teaching to drift away from the common branches to the higher. As soon as a boy has learned to read ordinary English without stumbling at every step, and reckon with an approach to accuracy, he is set to work on one of the higher branches. By cramming, he is expected to master this in a few months, so that he may turn his attention to another study, and forget the one already mastered.

In our common schools the minds of the pupils can be better trained by close and careful attention to the common studies, than by too much attention to the higher branches; and, if they are not able to delude themselves with the idea that they have received an ornamental education, they can at least feel sure they have received a useful one. I would not be understood as discouraging the study of the higher branches, but pupils should *master* the common English first. I think if a high school could be established in district No. 1, it would be a benefit to the town, and

a credit to the district, giving its pupils an opportunity to pursue such studies as they chose.

I would call attention to the imperfect manner in which some of the registers have been filled out. No teacher is entitled to his pay until he has a certificate from the superintendent that the register has been properly filled, and returned to him. Let the prudential committee require this of their teachers, and it will help the committee very much in making his report.

EXETER.—N. E. SOULE, HEZEKIAH SCAMMON, R. F.
PENNEL.

At the last session of the legislature an act in relation to the appointment of truant officers was passed. It is inserted here for the information of all interested in promoting good discipline and thorough efficiency in the schools :

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. The superintending school committees and boards of education in the several towns and cities of the state are hereby authorized to elect truant officers for said towns and cities, and to fix their compensation at a reasonable rate, which compensation shall be paid by the respective towns and cities.

SEC. 2. Said truant officers may be discharged by said committees for cause, but unless sooner discharged shall hold their offices for one year, or until their successors shall be appointed and qualified.

SEC. 3. It shall be the duty of said truant officers, under the direction of said committees, to enforce the laws of the state and the ordinances of said towns and cities, and the regulations of said committees not repugnant to law, in regard to truants and children between the ages of six and sixteen not attending school, and without any regular and lawful occupation, and to compel the attendance of such children at school in obedience to law and to the regulations of said committees.

SEC. 4. Said truant officers shall, also, if required by said

committees, enforce the laws in regard to children employed in manufacturing establishments, without attending school as required, and shall perform such service in that behalf as may be required by said committees.

SEC. 5. This act shall take effect from its passage.

Approved August 4, 1881.

The committee, by the above statute, having been given the authority, and in accordance with the opinion of other citizens, decided a few weeks ago to appoint a truant officer. Mr. John H. Taylor consented to serve. It is not to be expected that he will find much to do in this new position, but now and then of late years it has happened, as very lately, that scholars have obstinately persisted in staying away from school, despite the remonstrances and best efforts of parents and teachers—sometimes, it is unpleasant to say, with the full consent and direction of parents. Such cases, it is believed, demand the interference of a truant officer. He can be easily reached by complaints from teachers, is likely to be readily listened to because he speaks with the authority of the law, and also can be of great service indirectly, even when not actually appealed to.

FITZWILLIAM—AMOS J. BLAKE, SAMUEL KENDALL, A. R. GLEASON.

TEACHERS AND SALARIES.

With all the appliances that can be furnished, the teacher is the essential element of success. Without competent and faithful teachers, the finest and most elegantly furnished buildings, with all the surroundings that refined taste can suggest and that money can furnish, will accomplish but little that makes school desirable. We can get along much better with poor school-houses and poor text-books than with poor teachers.

A want of acquaintance with the exhaustive nature of the faithful teacher's work, together with the supposition that it is limited to five or six hours of pleasant recreation, listening to the previously prepared lessons and well behaved pupils, has led many to mistake the teacher's life of incessant toil and anxiety for a life of ease and leisure.

The time and means expended for this most important vocation are too frequently overlooked, especially in making the estimate for the suitable compensation of the teacher.

Those who intend to make teaching their business, after acquiring a suitable education for the ordinary occupations of business life, devote years of patient effort and a liberal expenditure of means for the acquisition of the knowledge and a familiarity with the principles and methods essential to the highest success as an educator; therefore they should be encouraged by a remuneration somewhat commensurate not only with the labor to be performed, but also with the time and means expended in qualifying them for a position of so great responsibility. We believe increased compensation will command a higher culture and a greater devotion to the work.

The committee have, in common with all our citizens, a just appreciation of our school expenses, and would not recommend making taxation a burden, or the expenditure of a dollar more than is absolutely necessary, in their judgment, for the highest good of our public school system, the aims and objects of which system transcend all others,—the development of the physical nature; the refinement of the manners; the discipline of the intellectual powers; the inculcation of the virtues; the outgrowth of the generous and humane affections; the love of country, liberty, and law, with an abiding reverence for God and truth.

If our educational system fails to accomplish this, it fails to do that for which it was designed, and we believe adapted to accomplish, for all the children and youth in the community.

If we would have our schools keep pace with the improvements of the age, which constantly demand a higher grade of educators, we must give our teachers an equivalent for their services, or other places will attract them and leave us with a second-class grade of instructors for our children.

VOCAL MUSIC AND DRAWING.

The committee would express their confidence in the utility of the study of vocal music and drawing, not merely as accomplishments, but as furnishing a part of education, which can be turned to great profit in after life.

These branches have been recommended by your committee for several years, and we would urge parents to give their children all the facilities and encouragement possible for their improvement in these branches, with the belief that the results will afford the highest gratification, and will, in the end, prove to be of great value.

The study of drawing is now so generally recognized in our schools that little argument is needed to show the importance of such instruction. The object is not to make artists, but artisans. Proper application of the time devoted to drawing in our schools may open to the poor boy or girl the door to a higher pursuit in life. Besides, the study of drawing will directly facilitate the art of writing. The study of vocal music and drawing tends to promote refinement of taste and elevate the moral feeling.

FRANCESTOWN—JAMES T. WOODBURY.

There is no one department in mental culture that exerts so great an influence on civilization as the common schools, for there the masses are educated and receive that stamp or impression which we find on all their acts of after-life. How cautious then we should be that these first impressions should be correct, truthful, and honest; with what care should teachers be selected, such as are capable of and have a taste for teaching, and who have a love for children; for without these a teacher will not have very great success. Skilfulness in teaching is gained by experience, but there must always be some elements of success upon which to build. Life is short at the best, and it behooves us that we should correct whatever errors we may now see in our own education, that our children may not suffer the same regrets as we ourselves. Let us not block the wheels of progress by word or vote, thinking that our children should not have any better advantages than we have had; and that as we had uncomfortable plank seats in our school-days, our children should have no better, and should not enjoy the comfortable seats that are made at the present day. This is all wrong, for, as man becomes enlightened and his means increase, he makes more home comforts and conveniences; and he should do likewise in relation to the school-houses in which so much of his

children's time is spent. Many would say it is no use fixing up the school-house, for the scholars would stave it all to bits in a little while. With as much reason one might say he would not get his boy any boots for the winter, for he would soon kick the toes through. There are many school-houses in our town, that, with a little expense, could be made more convenient and comfortable, and if repaired would cause us to look back with shame that we let them go so long. There were nineteen different teachers for the ten different schools, five of whom taught two terms or more in the same district, which is not as good a record as last year. It is time that we should learn that a change of teachers is bad for a school. Strive to get a good teacher for the whole year, even though you shorten the length of school in weeks, for it will pay, as you will find by experience.

FREMONT—J. B. MARTIN.

PUNCTUALITY, VISITATION, AND TEACHERS.

Our schools during the past year have been well taught, and the progress made by each more than an average. The regular attendance of scholars has been quite good, but should be better ;—why not?

Our schools are comparatively short, and why is it that parents permit their children to stay away from school? Is there any excuse to offer for this great wrong to your own children and injury to your neighbors'? You do not intend they shall acquire habits which will make them faithless to the duties and requirements of business in after-life. If not, you will see to it that they are punctual to all the duties and obligations of the school-room. The men and women who are to form the community a few years hence are now in our schools, and it is of the utmost importance that they form correct habits.

Send your children to school the first day of the term. The loss of the first days is damaging to scholarship, embarrassing to the teacher, and hinders the progress of others.

I am pleased to report so many visits from parents. Let them be multiplied. Go often to the school-room and see for

yourselves how the school is conducted. Don't wait for examination day to come, for matters are too much crowded then, and it is a poor time to get a correct impression. Let the children know by your presence that you are anxious for their improvement.

The prudential committees have performed their duties well. They have exhibited a commendable prudence and discretion in the selection and employment of teachers, consequently good schools. I recommend the policy of securing the services of teachers that have proved themselves qualified for the several duties devolving upon them. The securing of such teachers for successive terms, I think, is an advantage to a school not to be slightly disregarded; for when a teacher has once learned the classification of a school, the dispositions of its pupils, their mental capacities and methods of study, the progress is more satisfactory than when changing every term or two. Get the best teachers: never get second-rate because they can be had cheap. A good short school is preferable to a poor long one.

I hope the highest good will be sought in our schools, and that all the advantages will be afforded that can be to make them more efficient than ever they have been.

GILMANTON—EDWIN H. SHANNON.

Parents should manifest in our schools a livelier interest. In them the young spend quite a portion of their youthful days, and receive impressions which will follow them through life. In them the earliest habits of mental discipline are acquired, and, in fact, the foundation of the entire mental and moral character laid. How essential, then, that they be provided with good influences, and furnished with the best facilities at your command for accomplishing the object for which they were intended. We have many good and some very poor and unattractive school-rooms, which with their surroundings should be made cheerful, attractive, and comfortable.

Parents, accompany your children to school some cold winter morning; spend the day with them;—then stop and consider whether you can add to their comfort by making their youthful retreats more cheerful and home-like than they now are.

The interests of education would, I think, be greatly advanced by prudential committees employing teachers of known and recognized ability. It is true that teachers of high culture and qualifications are scarce; but they are the cheapest at any price. It is a fact that there are those employed to train and instruct the youthful mind who are wholly incompetent for so arduous and delicate a task. I would impress on the minds of all that this evil cannot be guarded against by the superintending school committee; for it is beyond the power of man to study and read the character of another in the short acquaintance of an hour.

Please bear in mind, friends of education, that scholarly attainments, though indispensable, are not the chief requisites for success in teaching. A pride in the work, winning and pleasing manners, must be combined with aptness to teach and ability to govern. The teacher should be well acquainted with the laws of human nature, and able at all times to govern his own temper, otherwise in his efforts to govern your child he may injure its disposition, and do more harm than he can ever repair. Nor is this all. He should remember that principles inculcated in infancy are effaced with difficulty; therefore correct principles should be founded, which will aid his pupil in the duties of after-life.

The success of our schools depends so much upon the character and qualifications of the teacher, that the greatest care should be taken in their selection.

Say nothing in the presence of your children that will cause them to be rebellious, and disobey the rules of the school. Cultivate an intimate acquaintance with the teacher, throw your influence directly into the school, and give to them your hearty support.

GILSUM.—W. B. ADAMS.

THE SECRET OF SUCCESS.

One great truth must never be forgotten, and that is, that spirit and life are more than any form whatever. We are confident that such changes might be made in this town, either in

the arrangement of its districts or in the management of its schools, or in both, as would be greatly advantageous to the cause of education; and we would be extremely glad to see such changes made. But we believe that a deeper and a more wide-spread conviction of the necessity of a good common-school education for our boys and girls, that they may become useful men and women and good citizens, is of far greater importance than any such changes as we have spoken of.

It is a matter of serious regret to your committee that there is not a more general interest in the cause of education. We are glad, to be sure, that there is as much as there is. Some of our districts are keenly alive to the interests of their children in this direction. But the general interest is not what it ought to be. If we are not mistaken, the interest and energy employed in the accumulation of property are generally far greater than in that of education. This ought not so to be. It is, to our mind, a source of certain, and not far distant serious, if not fatal, injury to our prosperity as a town. It will result in the deterioration of the present generation, and will tend to drive from us the better class of our citizens, while holding out no inducement for others of that class to come among us.

HAMPTON—HORACE M. LANE.

GENERAL REMARKS.

Our teachers have been, for the most part, efficient, and have taken an interest in their work. We hope committees will not fall into the error of assuming that any person, whoever he may be, provided he will work cheap, can teach a district school, even if it be a primary school, for we believe it takes more tact to teach a primary than a grammar school. The inefficiency of primary teachers, especially if there have been a number of them in succession in the same school, will be severely felt through the whole period of education. Wherever good teachers are to be found, their services are cheap at any reasonable price, and poor teachers' service correspondingly dear.

Mere book knowledge is but a small part of the qualifications of a good teacher; in addition there are needed firmness,

patience, skill, good judgment, and power to govern. It is in the school-room, if anywhere, that we need our skilled workmen. Let not committees, then, be guided by the question how *long* but how *good* a school we are to have.

I would suggest the propriety and importance of appropriating a small sum of money yearly for any apparatus which the school will need, such as globes, cube-root blocks, thermometers, dictionaries, in fact, anything that will make the scholars interested.

I cannot close without again recommending the consolidation of districts 3 and 4. We hope that the question will be agitated and kept before the citizens of the districts until their union is secured.

HANOVER—WILLIAM L. BARNES.

In submitting his report, the committee deems it but just to say, that although some improvement is noticeable in the schools of this town, yet with all the facilities for improvement, such as maps, charts, and text-books furnished, much too large a proportion of our youth are deficient in that thorough, practical education that ought to be obtained in our district-schools. We naturally inquire what are the causes of this defect. Are there not several? 1. Our teachers often confine themselves too strictly to the letter of the text-book, without striving to elicit thought and investigation in the minds of those under their instruction: therefore the pupils' acquirements are superficial, being ignorant of principles and their applications. 2. With some teachers there is a great lack of interest in their work. Without this important qualification a teacher will be unable to stimulate in the pupil that patient industry and constant application, without which little will be accomplished. 3. A want of interest manifested by parents. To them I would say, Trust not to hearsay, but visit the school-room, and convince yourselves whether reports are true, and by your presence stimulate your children to still greater exertion, for it is but natural that when a parent manifests an interest in the work or play of a child, that that expression but creates a stronger desire to please. Again, I say, Visit your schools,

judge for yourselves, encourage the right, discountenance the wrong, aid the teachers by counsel and suggestion, and by so doing you will give a valuable impetus to the great and noble work of educating the rising generation in our midst.

HARRISVILLE—ELIZA ADAMS.

READING AND SPELLING.

Pupils should not be allowed to give reading lessons careless attention. They should give them thorough study, so as to be able to understand their meaning. Good reading consists in calling words readily, pronouncing them correctly, understanding their meaning, paying due attention to emphasis, and having a true idea of the author's meaning. Reading has received a good amount of attention, but in some instances scholars have depended too much upon their teachers for help in pronunciation when reading. No exercise is more interesting than good reading.

Spelling is quite as important as reading, yet it is too often neglected. No scholar can become proficient in it without daily lessons. It is not enough to spell a few words from the reader every day. Accustom the eye to the sight of words in written exercises, and the memory will be much more likely to retain their orthography; but rules are of great service in spelling derivative words. If more study were given these rules, we should see good results.

COMPOSITION AND WRITING.

In three of the schools more or less time was spent in composition. The summer teacher of No. 4 made a practice of reading selections from different authors, and required her scholars to write abstracts from memory—an excellent exercise, training the mind so that the scholar may have the power of expressing his thoughts easily and fluently. At the closing examination of the winter term of this school, a paper was read by one of the scholars, which was sufficient proof of the thorough drill of its contributors. Too little thought is given to composition and writing in our schools.

SCHOOL REGISTERS.

The register used at the present time is so complicated that it demands careful study by teachers, that they may be able to fill out all blanks correctly. If this is not done, it is almost impossible to get from them a sufficient knowledge of the schools to meet the requirements of the law. Teachers should be very careful to fill every item, and should return the registers to the superintendent, and receive certificates that they are rightly filled before receiving pay for their services. We copy the law upon this point, which reads as follows :

“ Every teacher, at the close of his school and at the end of each term thereof, *shall* make a return of such register or record to the school committee of the town, who shall give him a certificate thereof; and *no teacher* shall receive payment for his services until such certificate is produced and delivered to the prudential committee.”

HEBRON—J. B. Cook.

In looking over the teachers' registers, I have found that arithmetic has been the leading study, it having been pursued by sixty-five. Geography has been studied by thirty-three, and grammar by twenty-four. Some in all the schools but one have attended to United States history. In one school only has attention been given to algebra and composition. It would seem that while arithmetic should not be neglected, other branches ought to receive more attention. When our children shall go out into the world to enter upon the duties of active life, they will find use for much general information, such as the study of geography and history imparts. Practice in composition will give the ability to think accurately and connectedly; while a knowledge of grammar is requisite to the proper expression of thought, as well as the comprehension of what others have written. From observation, my conviction is that a more painstaking drill should be given the reading classes in our schools. Sufficient care is not exercised in having the children acquire the facility to read naturally; hence, comparatively few can be called good readers.

Teachers are engaged in a noble calling, and should aim at the highest practicable degree of perfection in it,—the ability to impart instruction in the most exact and thorough manner.

While we would not recommend the building of palaces for school-houses, it is desirable that they should be made comfortable and attractive. Children as well as adults are affected by their surroundings. Doubtless we should find it difficult to study well in houses where many of the young are expected to acquire the larger part of their education.

Great benefit would accrue to our youth if our school-houses were furnished with suitable apparatus for illustration. Objection is sometimes made to the expense. But that economy which interferes with the advancement of the young in useful knowledge tends to intellectual poverty.

HENNIKER.—CURTIS B. CHILDS.

There are many and grievous faults in the present administration of our town schools, over some of which we have no direct control; but there are others that the town, several districts, and the individual citizen are directly responsible for. The law, in requiring from me a report of the condition of the schools, imposes, by implication at least, a plain statement of their helps and hindrances.

SCHOOL-HOUSES.

The school-houses, so long a disgrace to the town, are now, with two exceptions, all that could be desired, and compare favorably with the dwellings that surround them. They are, however, usually lacking in the comfort and beauty that may be added at the cost of nothing but a few hours' time spent each year on the fences and grounds and shade-trees. The residents of the two exceptional districts to which I have referred need not be called by name.

TEACHERS AND SCHOOLS.

Of our seventeen teachers, only three were beginners, and thirteen were teachers of several years' experience. Our nov-

ices in the profession acquitted themselves well, all showing some strong points, and some weak ones which only experience can strengthen. Miss Everett's employment in the largest, and, in some respects the most difficult, school in town, was a hazardous venture; and though she sustained herself admirably, succeeding beyond the expectations of most, no committee of sound judgment could recommend, and no district can afford to try, an experiment of the kind while we can obtain teachers of proved abilities.

With our experienced teachers the great fault has been the misapplication of talents,—an inevitable result of the present system of employing teachers. For example: one of our best disciplinarians has been employed in schools where that qualification is the last one to be sought for; while in another school, where the stiffest kind of a hand is required, we find a sharp, nervous teacher, who ought to be engaged in waking up the dullest school in town.

The success of our schools depends upon the amount of interest felt by the people of the several districts; and when all unite in an earnest desire to make the most of what is within their reach, we find a profitable school.

While all our schools are probably as good as the average in towns of this size, and the scholarship of the pupils compares favorably with others, we are obliged to look to other towns for our teachers. It is a melancholy fact, that there are not enough teachers in town to supply our schools. Of the seventeen teachers employed the past year, only nine are residents of the town. From 1860 to 1865 there were living in the town from forty to fifty young men and women qualified to teach in district schools; now there are not twelve. If the then flourishing condition of Henniker academy caused this difference in the educational standing of the town, is it not time for us to wake up, and try by some means to provide for our children educational facilities of which we shall not be ashamed?

HINSDALE.—H. H. HAMILTON, M. C. DIX.

TRUANT OFFICER.

Your committee, in their annual reports, and by personal conversation with parties directly interested, sought to carry out the requirements of the "truant act," so far as possible, by moral suasion; but this in itself was not sufficient. In order that the best results might be reached, it seemed necessary that some one, acting under the direction of the superintending school committee, and clothed with arbitrary power, should be specially appointed to enforce the law.

An act of the last session of the legislature, approved August 4, 1881, enabled us to accomplish this, and Mr. Arad Gilbert received his appointment as truant officer of the town for the term of one year. Having unusual discretion and good judgment, he has been able to perform meritorious work, as the statistics of the graded school, especially, will show.

INCENTIVES TO PROGRESS.

Whether prizes of *material* value are calculated to secure the best results in education and character is doubtless an open question. Some of our best educators approve of them; others do not. But that there *are* proper incentives to progress is believed by all. We suggest the following:

First, the desire for approbation in most children is strong. They wish the approval of parents and teachers. This desire is commendable. If rightly directed and educated, it can be used for the highest good of pupils. If, as they pursue their studies, they can be assured by their teachers, their parents, and their school officers, that any such desire will be appreciated and any improvement commended, they will be greatly encouraged, and will make greater efforts to succeed. An approving look and an encouraging word have their effect with the young. Let them feel that every effort to progress and accomplishment will be heartily commended.

Second, the *desire* for improvement in the various studies is an incentive,—not simply to surpass others, to stand at the

head of the class, but to advance from any point of progress that has been reached. The pupil's *relative standing* in the class is a consideration, but it is more important that he be urged to improve upon his present attainments. Each can do this; and, as a rule, pupils desire it. Let such a desire be utilized by teachers and parents.

Third, the incentive to *usefulness* should be applied. Each pupil has abilities for good. He is in the world to fit himself for usefulness. There are many fields of activity open to him. *Now* is the time to prepare to do good service in some of them. Present opportunities will not be repeated. They should be improved.

Fourth, the incentive to make the most of one's abilities is a power. It is the duty of all to develop their powers for good. Pupils should study with this in view. Study is not the *end* of action, but the *means* to a great end. It is to develop the mental powers and cultivate all our capabilities for usefulness. All have not equal capabilities: one is by nature better adapted to a certain sphere of action than another, but each has his own abilities for good. He should be urged to use them as best he may.

Fifth, the *conviction* that one should do right should be used as an incentive. This is the right motive to all action. It is prompted by the conscience of each pupil. The parent and teacher should early use this power to regulate the conduct of the young.

HOLLIS—L. ABBOT.

By the efforts of the first class in the high school, aided by their friends, chemical apparatus has been obtained for use in experiments.

Some of the graduates of this school with other young people have presented the sum of twenty dollars to purchase books for the school library. Among the books bought were Encyclopedia for Young People, copies of which would be desirable in any district school. Books of reference from the town library also have been used by some teachers and pupils. The value of such books in our schools can hardly be overestimated.

With them the pupils form the habit of looking up subjects for themselves, and thereby acquire the power of thinking and forming judgments of their own from an actual knowledge of facts. Our schools are designed not so much to communicate information, as to give a taste and desire for investigation, and that ability to take up the practical duties of life which comes from the exercise of all the mental powers. The school life is too short for the acquisition of much knowledge, but the habit of study, once formed, always remains.

With the utmost care it is sometimes impossible to obtain experienced teachers in our ungraded schools. If it becomes necessary to employ one young and inexperienced, the parents should take especial care to see that their children are respectful and obedient. I wish also to emphasize the duty of parents and guardians to visit the schools, and show to the teachers and pupils, by their occasional presence, that they are interested in them and their daily work. Exercising such thoughtfulness and care, the youth of our community will be encouraged in their efforts, and we may confidently anticipate for them lives more useful, noble, and complete.

We are gratified in being able to report the schools of the past year so favorably. The teachers have generally been faithful, yet it is not supposable that all would possess the tact in governing and the skill in imparting instruction which have crowned several of them with remarkable success.

In laboring for the education of our children, the main point is to interest them in their several studies. This point gained, failure is impossible; without this, appropriations of money, however great, will fail to secure satisfactory results, though aided by all the appliances of the best school system. Though the accomplishment of this depends largely upon teachers, yet parental influence has much to do with it. When parents take a lively interest in the education of their children, and occasionally spend an hour or two in the school-room, the children will be very sure to make rapid advancement.

We found in use in our schools parts of seven different series of arithmetics, of five different series of grammars, etc. In one school having but twelve scholars, arithmetics belonging to four different series were in use. By the introduction of new

books, something has been done to remove this obstacle to the success of our schools; but much more remains to be done before there will be that uniformity of text-books which the interests of our schools require.

HUDSON—DANIEL GAGE.

A noticeable feature in our best schools was, that the teachers kept their pupils continually employed. They knew not idle moments. Some pleasant and profitable subject ever engaged their thoughts. The ever active mind of the child, if not engaged in that which is profitable, will be continually devising that which is wrong, and hurtful to his own interests and that of the school. But our schools have had their "shady side" as well as their "sunny side"—dark places in which there has been a great waste of time and treasure.

Several terms have not met our expectation. They have lacked the most vital element of a good school,—order and attention to studies. It would be well for the parents of these districts to visit their school-rooms and see for themselves the necessity of stricter discipline. No mistake should be made the coming year, but only teachers of known ability should be employed to take charge of these schools, and then heartily sustained in eradicating those evils which have so firm a hold upon them. Where there have been failures, or partial failures, it has been not so much from want of literary qualifications or of faithfulness on the part of the teacher, as from a want of energy, force of character, and of disciplinary powers.

We intend no reproach: it is none. They have only mistaken their calling. Because they are not successful in the school-room is no indication that they have not abilities for success in other lines of effort. Energy and enthusiasm are essential to success in any calling. This rule has a special significance when applied to the work of the school-room.

By energy we do not mean noise, bustle, motion without progress, like the movements of the insect on the window-pane that buzzes in its place but makes no advancement. The peculiar nature of the duties of the school-room taxes the nervous system, and tends to weariness and depression of spirits.

To counteract this the teacher must possess energy, elasticity, and vigor of mind. Scholars will almost invariably partake of the spirit of their teacher. The *active* teacher will inspire his pupils with enthusiasm and a love for study. A *spiritless* teacher will stupefy the mind and dampen the energies of almost any scholar, and his school will become the "sepulchres of intellect where talents are buried."

Too much cannot be said in praise of our common-school system. The highest encomiums have been deservedly passed upon it. But there are evils connected with it, as it exists in our rural towns, which must be removed before we can enjoy its full privileges. We refer to the district system and its attendant evils. This is a topic which has been presented to the public in every variety of form; and it may be in bad taste to try to secure the attention of unwilling ears. But it is difficult to withhold the expression of our convictions of an evil which so clearly stands in the way of any considerable improvement in our schools. First, it prevents the securing of as high an order of teachers as the town system. Prudential committees are chosen without any reference to their qualifications for securing the best instructors, but because it is their "turn," or because they have a friend or somebody's friend that wishes to teach their school. Second, it necessitates a frequent change of teachers—a prolific source of evil to our schools. What would be the effect of a semi-annual change of clerks in our large mercantile houses, or of agents in our manufactories, or of physicians in our families? Would you, fellow-citizens, send your child to a private school in which there was a change of teachers every term? One season, a teacher fully qualified is employed, and the school advances; the next, an incompetent one, and it recedes. This continual fluctuation prevents our schools from attaining any character.

PHYSICAL DISCIPLINE.

With honorable exceptions, sufficient attention is not paid by our teachers to the sanitary condition of the school-room, or to the physical training of their pupils. The object of education is, to produce, so far as human agency can, "sound minds

in sound bodies." Care should be taken that the school-room be neat and tidy, that its temperature be not the extremes of heat and cold, and that it be properly ventilated. Scholars should be trained to habits of erect position in their seats and at recitation, and proper attitudes in all their movements in the school-room. It has been painful to notice in some of our schools the various swinging, swimming, corkscrew movements of the scholars, and their ungraceful, unnatural positions at recitation. Pupils should be taught to sit well, stand well, and walk well. One of our teachers introduced into her school calisthenic exercises, with, as we think, beneficial results. The spirited execution of these exercises begets prompt action, cheerful feelings, and a return to study with new vigor.

READING.

Thorough training in the art of reading is too much neglected in many of our schools. It is not *taught* to any extent, compared with other branches. Scholars are allowed to go through with this exercise as a matter of course, without giving any attention to proper articulation, modulation, expression, or emphasis. The style of reading in some of our schools is hardly respectable. It is difficult sometimes quietly to listen to the careless muttering of what is styled reading. To clip the vowels and disregard the final consonants and all rules of punctuation is not reading. Many who are old enough to be respectable readers cannot enunciate clearly and unhesitatingly words of five or six syllables. The difficulty arises from not having been sufficiently drilled in the elementary sounds of the language. Those whom we class among our best teachers are frequently deficient in knowledge of those elements. No one can teach others to read who is not a good reader himself; and to become such requires great care and attention. Early youth is the time to form correct habits of reading, for then the vocal organs are pliant, and in a condition to be trained at the will of the teacher.

JAFFREY.—WM. W. LIVINGSTON.

Supplementary readers have been introduced into three schools, and with such results that it is hoped similar books will soon be found in all the schools. Pupils quickly tire of a single reading-book, however judicious the selections in it may be, and their lessons become little more than mechanical repetition. This is specially noticeable in the case of scholars who commit to memory readily. Instances have come under my knowledge where words in familiar pieces would be pronounced correctly, and still the scholar fail to recognize the same words when found on a page with which he is not familiar. A variety of reading, and reading new pieces at sight, will prevent the possibility of such mere repetition without regard to meaning.

Some of the teachers have found difficulty on account of the different editions of the same book. This has been more particularly true of the geographies. Obviously this is an evil that cannot be remedied till publishers change. Have what book we may, and in a short time there will be a new edition, even if nothing more is done than to transpose a few pages, or change the wording of a rule, as it will never do for one publisher to allow another to have a later edition of a text-book on a given subject than his own. It is here that the skill of the teacher ought to show itself. At the best, text-books can be only guides, and the one who cannot use them as such, but must confine himself to the very letter in every case, is wanting in the essential thing for teaching.

When coming in contact with the scholars, your committee has endeavored to distinguish between rudeness and vulgarity, which are ever to be frowned upon, and that overflow of animal spirits, showing itself in fondness for noise and play, which ought always to mark a child in good health and sound mind. Few scholars fail to yield to proper restraints when imposed at the right time and in the proper direction, or to respect those imposing them. Every teacher ought to be able to see the difference between stupidity and goodness; between that fun which bubbles out of a boy or girl because it cannot be sup-

pressed, and that maliciousness which has for its purpose making trouble. Unfortunately many are not able to make this distinction, and in their estimation the model scholar is the one lounging quietly over his book, though his mind may be as sluggish as his body is inactive. They have no conception of awakening enthusiasm in the dull mind, or of turning the full force of the bright, active mind in the right direction without its losing anything of its vigor. *The will of the child is not to be broken, but bent*, is a fundamental principle in teaching.

At present nearly one half of the schools are without scholars enough to create interest among themselves, or to make it an object for a teacher wishing to do thorough work to take one of them. If it does happen, for exceptional reasons, as it has in some instances the past year, that good teachers can be obtained, their work has to be cut short after a few weeks for want of money. It is needless to repeat what has been said in former reports bearing on this matter, and I will simply add that the experience of another year with your schools has but confirmed my previously strong opinion that the town is imperilling its interests to a greater degree than it is aware, by allowing its schools to go on in the way they have been for at least the past three years.

A late number of the New York *Tribune*, in urging the need of better teaching, uses the following language, to which your attention is respectfully called :

“ There is no place, always excepting the nursery, where one is called on for the active display of so many varieties of talent and ability as in the school-room. There is no person, except the mother, who needs to be so capable, so consummate in methods, as the teacher. These two, the mother and the teacher, make the scholar, the orator, the statesman, the theologian, the man, the woman. They take the tender, pliable, budding nature, and surround it with circumstances best suited to its individual development, for each child has a nature of its own, and requires special treatment. As the florist gives to each plant the soil, the warmth, the moisture, the stimulus, the

sun, the shade ; as he prunes it at one time, and at another allows it to flourish in wild luxuriance,—so the mother, the teacher, adapts to each child according to its development, to its needs, the special culture and treatment suited to it, changing this from time to time as the child changes.”

JEFFERSON.—RICHARD B. EASTMAN.

The youth of our town seem very desirous and anxious to secure an education, and should have all the encouragement and support possible from their parents and guardians. This can be given in a great many ways, and I will mention a few that have been suggested to me by circumstances that have come directly under my observation :

1st. See that your children or wards attend school whenever it is in session, and always be ready to help organize a select school whenever there is one needed in your district or locality.

2d. Always furnish your children with such books as they may be called upon to study while attending such schools, and allow your superintendent and teachers to be the judges, as they are chosen for that purposes, and should best know what books a scholar ought to have.

3d. Keep a supply of good, wholesome literature around home, so that the children may have a chance to apply their education practically. An instructive historical romance is good for a diversion, but story reading, as a continued practice, should not be tolerated in a scholar by those having him in charge.

4th. A hearty support should be given teachers in the fulfilment of their various duties, and scholars should receive no encouragement at home, in any way, for wrong-doing while at school. When a child goes home, and enters a complaint against his teacher, don't be too hasty in your condemnation, but give the accused a chance (if of sufficient importance the question may be) to explain for herself or himself, as the case may be, and perhaps you will see things differently then. If scholars were assured of a repetition at home of any just

punishment received at school, less time would be wasted in correcting pupils, and more given directly to the cause of education.

KEENE.—CHARLES H. HERSEY, *Suburban Districts*.—Rev. E. A. RENOUF, *for the Board*.

SUBURBAN DISTRICTS.

Nearly all the schools under my charge are small. This is a great disadvantage, as it is very difficult, with a small number of scholars, to maintain an interest on the part of either teachers or pupils, or to obtain the benefits of competition. Whether this state of things can be remedied by consolidation, is a matter which requires serious thought, and a careful exercise of judgment. There are two or three outlying districts, the condition of which, I think, would not be materially changed by consolidation, but it may be of much advantage to the others. If the district system should not be abolished, it would, in my opinion, be much better if districts Nos. 2 and 10 should be united to Union district. They are each too large to be profitably taught by one teacher, and No. 10 would naturally draw scholars enough from the western part of Union district to form two good schools.

The school buildings are all in very good repair, and the most of them convenient and suitable, except in regard to means of ventilation, which, with two or three exceptions, either do not exist at all, or are wretchedly inadequate. This lack of proper ventilation is very dangerous to both the physical and mental health of teachers and pupils, and should receive the early attention of the district officers. A very small expenditure on each school-house would provide an ample remedy.

HIGH SCHOOL.

The principal, with the approbation of the high school committee, has reërranged the programme of studies in the different courses. Provision is hereby made for a five years classical course, in which the higher mathematics, book-keeping,

ancient and modern history, with that of the United States, physics and English literature, with French or German, have a prominent place. In the four years Latin-English course, physiology, botany, chemistry, political economy, astronomy, the Constitution of the United States, geology, and drawing find a place.

In the four years complete English course, in addition to the English studies above enumerated, and the modern languages, we have rhetoric and physical geography. Of the three years short English course, we may safely say that the student, conscientiously pursuing it, would possess a good English education.

Mr. Bailey has labored cordially with the high school committee to give increased prominence to English studies and elementary scientific investigation. Botany has been pursued practically, each scholar examining critically the flower or leaf he holds in his hand. In physiology, careful drawings are made; but it is in compositions, readings, declamations, and debates that some of the best work in the school is exhibited. Compositions are not only corrected by the teachers, but privately re-read to the pupil, whose errors in arrangement, rhetoric, or in fact, are pointed out. Side by side with the higher studies, it has been found necessary to review the arithmetic, geography, and grammar learned in the lower schools. No effort has been spared by the principal and his assistants to give that thorough English education which this community demands.

In chemistry great pains have been taken to make it a practical study. Each pupil has his own place at the table, has his gas-jet, and such instruments and materials as will allow him fully to try the experiment suggested in the text-book. Particular attention is paid to household chemistry, as illustrated in common cookery, with the care required to make provisions palatable, and to guard against poison in the use of metallic utensils.

A considerable number of pupils are studying Greek and Latin with commendable diligence. If several of these should soon relinquish the study, its advantages will subsequently be felt in their English studies.

KINGSTON.—LOUIS G. HOYT.

CHANGES—WISE AND OTHERWISE.

We can appreciate the position of parents who complain of frequent changes of books, when the books displaced are of modern authorship, and the only reason given for the exchange is that the new book is a "better book." We believe it is more desirable to have a book of poorer methods, and understand them, than to have one of slightly better methods, and spend a term in getting accustomed to them, only to meet with another change upon the advent of a new committee. But when we see a young man go to his father, bearing the ever joyful tidings that the teacher says he must buy a new book to displace the antiquated compilation he is then using, and which his ancestors have used before him, and see his father look with a contemptuous smile upon him and say, "Well, that book was good enough for me when I was a boy, and I guess it will do for you," we make up our minds that the father either does not know much about the subject upon which the book treats, and is desirous that the son shall acquire about the same amount of information, or that he fancies a man grows wise by growing old without taking any particular pains to do it. We have little compassion for a man who identifies age with knowledge and experience, and imagines to himself that, because he is nearing the allotted age of man, he is nearing that period of wisdom when a man knows all there is worth knowing, and a little more.

Because an instrument is good enough for us to accomplish a certain result, is not a reason why it will be good enough for our children after us. In mechanical appliances, the logic of events forces every one to admit the great changes that have been brought about within the last thirty years, and the logic of necessity forces every one to adopt them. It was but a few years ago, when, early in the day, the father and son went into the grass-field with their scythes, and stroke after stroke laid it in swaths, returning a little later to spread that which they had previously mown. Their work began in muscle, and ended in

muscle. The scythe, except for minor purposes, has long ago disappeared from the homestead farm, or has been left by the father hanging on some dying fruit-tree as a reminder to his son that what was "good enough for the father when he was a boy is *not* good enough for his son." Our good mothers will remember the many hours they have spent in dipping wicks into tallow to furnish their households with the luxuries of candles; the many threads they have spun on the old spinning-wheel; and many other duties which are now performed by the exact and cunning fingers of machinery. The lapse of but a single year has witnessed the power of turning night into day by the hidden power of electricity;—and how, with these evidences of mechanical progress continually before us, can we be blind to that intellectual progress which has enabled them to be brought about. The mechanic's mind is not the only mind that has been at work for these last few years, but the minds of teachers and educators have been employed in their respective fields, and the methods they now employ differ as much from the methods employed thirty years ago as the mowing-machine differs from the scythe, the sewing-machine from the needle, or the pegging-machine from the shoemaker's hammer.

We have heard complaint that our new arithmetics were too hard, the same question being put in so many different ways. But therein lies their special merit. A pupil is made to think for himself, and draw his own conclusions from a given statement of facts; and in this way he is gradually acquiring the habit of thought, and developing the reasoning faculties, which are so essential to his welfare in life. He will soon realize that he has a mind of his own, and that it is the noblest endowment God has conferred upon him, and the only one which places him above the brute creation. Thus will he become a useful member of society, and thus will he carry out the grand design of our common-school system.

This sentiment of opposition to changes in our school discipline or school-houses, simply because it introduces elements which were not known in our boyhood days, and because it entails some small expense, is not consistent with our conduct in the more practical affairs of life, and is therefore unreasonable.

LANGDON.—M. S. PRENTISS.

Great credit is due our teachers of this year for their persevering efforts in the line of English composition. All pupils who can manage a pen at all are now writing English, and many of them like it. The younger ones, especially, like it. This is a great achievement, for no branch has been so much neglected, and none is of more importance,—as, in mature life, every one must appear at times as a writer, at least of letters and business papers.

Geography seems to be the favorite study, and perhaps receives more than its share of attention, while history and grammar are neglected. The study of the history of our own and other countries is exceedingly important to our children. Perhaps no other study so opens the eyes of young people to their own ignorance, and to the great field of good literature which lies about us, but which is still an unknown land to so many. It is earnestly recommended to our older pupils. The practice of standing before a class, and relating in one's own words the events of history, is alone worth all the study it costs, to say nothing of what is acquired.

There seems to be also a prejudice against grammar. Perhaps this is partly because it is not taught so practically as it ought to be, but, with a little better planning on the part of teachers, and good use of the text-books we now have, it seems as if this might disappear. If the children can be made to say "third person and singular number" less, and to talk and write good English more, they may come to think differently of grammar.

Our schools are small, the average for all the terms kept in the five districts being only nine and a fraction. They are also expensive for the numbers. The report of the state superintendent for last year shows that the average cost per scholar, \$12.50, was greater than in any other town in the county, Lempster being next on the list. Now we do not raise too much money. The trouble is, there are too many schools for so few scholars; and this reminds us of what is so much talked of throughout the state—the union of districts. If these seventy-

four children could be gathered into one school, and separated into two grades, and two first-class teachers employed permanently, with the larger schools, the better classification, and the added interest which more competition would bring, we might soon have scholars to be proud of. If even two districts could unite their forces, there would be great gain. There are difficulties in the way. Perhaps they are insurmountable, but we may well consider the matter.

LONDONDERRY.—IRA C. TYSON.

PROGRESS.

I would give, as the watchword of education, the word "PROGRESS,"—progress, not only on the part of scholars in study, but progress on the part of teachers in methods of instruction, and progress on the part of parents and citizens in the adoption of educational facilities and appliances for the schools. Perhaps the books in common use in the schools at the present day are as complete as they can be made, with the degree of scientific and theoretical knowledge to which society has at present attained; at least, we can leave the improvement of books to book-makers. But, in the application of the methods of study laid down in the books, as well as in the surroundings of the pupils who are engaged in their study, there is certainly room for progress. It should be especially considered by parents and citizens, that to develop a love of the beautiful should form an important part in the education of the children, and that to this end the place where they study should be rendered as pleasant and attractive as possible,—a place where the scholar will love to resort. A very little expense in the way of repairing, painting, and papering would render the school-houses much more attractive as places of study, and to which, in after years, the pupils would look back with fond recollection. We read sometimes of the old, dilapidated log school-house in which some of our great men received their earliest instruction, and we look upon these old worn-out structures with feelings of veneration. But the greatness of the man was not evolved from the dilapidation of the school-house :

it resulted in spite of it. The law of progress calls for modern improvement in the school-house and its surroundings. I see no reason why neatly-framed pictures should not adorn the walls of the school-room ; nor why a few rose-bushes or climbing vines, to be trained and cultivated by the scholars, should not beautify the exterior. These are little things in themselves, but in the aggregate they are of immense influence in softening and refining the character of the child.

As to methods of study, it should be the aim of the teacher to keep out of beaten ruts, and to be ready to adopt whatever may appear most likely to stimulate the minds of the scholars. Many improved methods of study are being introduced into the school-room at the present day, and with these the teacher should become acquainted, and adopt whatever may be rendered available under the peculiar circumstances of her own classes. There may be some features of what is known as the "Quincy system" which might be adopted with great advantage to our district schools. The whole system, of course, cannot be given here, but an idea may be formed of what it is by a few examples. For instance: in the study of history, each pupil of a class writes a letter to a friend, in which he states in his own words all he knows of the particular branch of history which forms the subject of the lesson. This is taken by the teacher, and every mistake in penmanship, orthography, punctuation, grammar, as well as in the facts stated, is carefully corrected. Thus, in the pursuit of one study several kindred branches are incidentally taught. In the study of geography, a miniature wagon containing sand is wheeled before the class. They are then directed to form the outline of a given continent,—mountains and valleys, coast lines and river courses,—until the whole continent lies in outline before them. This is not only interesting to the scholars, but is fixed in the memory without a special effort. In the Quincy schools, singing for fifteen minutes a day forms an essential feature of the exercises. This furnishes a pleasant means of recreation, improves the voice, aids in learning to read, and is beneficial to health. An interest in reading is awakened by the teacher, who selects from the town library some standard book, and reads and *talks* about it until the enthusiasm of the children is awakened, and

all are anxious to read the book at their homes. This improves the taste for a better class of books than the children would be likely to select for themselves, and thus tends to elevate not only the standard of taste, but also of morals.

These are only examples of a system that has been brought to a high degree of perfection in the place where it originated. It is said that "the demand for Quincy teachers is so great that the pupils wish for a time to teach in the schools in which they have served their apprenticeship, and find abundant opening when they desire to go elsewhere."

I have given these examples by way of suggestion. Any wide-awake teacher, quick to perceive and fertile in resources, can devise methods of her own which will greatly improve the condition of her school, and render herself an acceptable teacher wherever she may go. It gives me pleasure to say that I fully approve of many of the efforts already made by the teachers throughout the town, and only desire that they continue to avail themselves of every facility offered for further improvement.

LYNDEBOROUGH.—THEOPHILUS P. SAWIN.

Every good citizen regards his own interests as in a measure identified with the prosperity of the schools. Each wants a "good school" in his district. But what things are essential to a good school? Two are indispensable: good government and good instruction. To secure these, each of three parties should do their part,—the committee, the parents, and the teacher. On the last confessedly rests the greatest responsibility; and the inquiry arises, What qualifications are essential to the teacher's work? Some of them I will state for the consideration of all concerned. A suitable temper and disposition, good character, correct personal habits of deportment, a good degree of knowledge of human nature, enthusiasm in the business of teaching, knowledge of the branches of study pursued, and *knowledge of the theory and art of teaching*. In proportion as these are possessed, a teacher will keep a "good school." I have emphasized the last one stated, because it is so likely to be overlooked, although it is of the first importance.

Oftentimes it has not been made a part of the preparation for teaching.

Many candidates for teaching scarcely thought they should have anything more to do in the school than to ask the questions printed in the text-books, and to see that the pupil answers in the language of the book. This is a double mistake. Any person who can read can do as much. It is encouraging, however, to find some teachers who have availed themselves of a normal training at some normal school, or in a normal class in some academy, or at least have read some authors who have written on the best methods of teaching. Such teachers are not dependent upon text-books when a class is before them, but, knowing the lesson to be recited, are able to assure themselves whether the members of the class know both its principles and facts, and also understand them.

The above remarks about teachers open the way for suggestions to the prudential committees. They should remember that as every good stick of timber will not make a good axe-helve, so not every good man or woman will make a good teacher. When you hire teachers, let it be with reference to their qualifications for the service of teaching. If you adhere to this principle, you will not be asked to hire those who have not the indispensable qualifications; for candidates who lack these will seek to possess them before they apply to be hired.

Some of our schools would have advanced more rapidly had their teachers studied to know *how* to teach, as well as *what* to teach. It is hardly wise for parents to furnish children for uncultured teachers to practice on. They would not be willing to furnish bruised bodies and broken limbs for the untaught surgeon to practice on. Is not the mind of the child as important as his body?

Consider the delicate and trying position in which a superintending committee is placed when he "almost" refuses a certificate of recommendation, and the still more trying one when he quite refuses to give a certificate to a person who ought to seek some other employment.

Free schools are the glory of New England;—let us all do what we can to elevate and improve them.

MANCHESTER.—WILLIAM E. BUCK.

TEACHERS' EXAMINATIONS.

Your attention is next invited to the matter of teachers' examinations. The form of such should, in my judgment, be both written and oral; written, in part, because exactness of knowledge in some departments is essential, and its attainment, or the lack of it, should be clearly discovered; oral, in part, that the disposition, temperament, general information, culture, judgment, tact, and originality of the candidate may be discovered, so far as possible, and given due consideration. In the selection of a teacher, it is as important that the general characteristics of the candidate should be taken into account, as that a precise standard of scholarship should be required, though the latter must be had to an extent sufficient to meet the needs of the position to be filled. The necessary literary qualifications may be best ascertained by written tests, as well as general notions in regard to the theory and practice of teaching; but the methods which an applicant would use in teaching certain subjects can be best understood from an oral interview. For teachers' situations in our elementary schools, it has been customary to examine candidates only in the subjects taught in those grades; and in making up an account of the written results, to reckon the several studies as of equal importance in estimating the average of them all, from which average, as a basis, certificates have usually been awarded. I beg leave to suggest that those subjects which are chiefly matters of memory should not be regarded as of the same importance as those of logic; and that, in determining whether applicants should have certificates, those studies which are taught in but few grades should not have the same weight as those taught in all. Under the custom of regarding all studies of equal importance, and allowing 100 credits for each, it appears that in the case of an applicant who in examination might attain 45 in arithmetic, 55 in grammar, 95 in spelling, 80 in geography, and 75 in history, there would be an average of 70, which, if taken as an inflexible standard, would entitle the candidate to a certificate;

and yet, in such a case, with fair questions, no certificate should be awarded, for there is evidence of the applicant's being lamentably weak in two of the most important branches taught in the schools. Such apparent weakness, upon further investigation found to be real, should deprive the applicant of a certificate, even though such weakness had existed in but one study of so great importance. Now, at this same examination, another candidate might attain the following: 75 in arithmetic, 70 in grammar, 70 in spelling, 75 in geography, and 60 in history, which would likewise afford an average of 70; and, in this instance, so far as the written results should determine the matter, it would seem that a certificate might be granted. The averages are the same in either case; but in the former, as manifest from the credits in spelling, geography, and history, there is presumptive evidence of a good memory. In the latter case, from the credits as a whole, there is testimony of a fair memory; and, from the credits in arithmetic and grammar, there is evidence of general discipline and good reasoning faculties. So I am led to say, as I have for some time thought, that in a matter of this kind it would be better to make no general average, but best for the examiners to pass separately upon the results of the individual members in the list of those examined, from an inspection of the standing in each subject with reference to its importance, and also from those standings regarded in a general way as a whole, and thus award to the several applicants the certificates to which they are justly entitled, so far as those certificates are to be granted upon the results of the written work alone. I might here add, for the information of the general committee, that this is what was practically done by the committee on examination of teachers, in passing upon the candidates recently examined. No basis of percentage was inflexibly fixed from which to award certificates, and I believe that all were fairly treated and received all that could be justly claimed.

MARLBOROUGH.—J. L. MERRILL, R. T. POLK, A. C. COULT.

Just here permit us to say that the prudential committee ought to be exceedingly careful to be assured of a candidate's fitness for the work of teaching and governing a school before sending to the superintending committee for examination. Though furnished with the committee's certificate, they may lack every other qualification but a knowledge of the subjects to be taught. Trustworthy testimony as to a teacher's success in former schools can nearly always be obtained. Where it cannot be obtained no risks should be run, except, of course, in the case of new candidates who seem to possess the necessary qualifications for the office. We, however, fully appreciate the difficulty of obtaining teachers for the small schools. A teacher of good attainments and long experience can scarcely be afforded for half a dozen scholars. Besides, such teachers do not wish to undertake these schools. They well know that they cannot do justice to themselves or to the few pupils under their care; and so these small schools are obliged to put up with whomsoever they can get. In view of this we would recommend that districts 4 and 5 place their terms at different times, so that the children in both districts may avail themselves of all the school. In this way each district will have the advantage of a larger school, and can hire a more experienced teacher without making their school term so brief as to be nearly useless. The school money appropriated to those districts the past year was more than ten dollars per scholar,—twice the average amount appropriated in town. Were both these schools continued in the way proposed, this money ought to hire a first-class teacher for six months, or even more, and the school would be large enough to create some enthusiasm in pupils and teacher. We would also advise district No. 1 to make some arrangement with No. 8 to send its scholars to the Lowellville school. No. 1 had the last year fifteen dollars per scholar, enough to pay tuition at a first-class academy. No. 8 would be glad to take them, give them six months' schooling, and make all necessary arrange-

ments the law would allow for getting them to and from school. It might be wise for No. 7 to use her ten dollars per scholar in the same way, and No. 8 would be improved by the dozen additional pupils it would thus receive. We do not advise the breaking up of either of these small districts. No. 6 had only two scholars a few years ago, but the past year it has had fourteen. No. 3, by the moving in of three or four families, has about doubled its number within a brief time. The same may be the case with either of the four districts where we have proposed these temporary changes.

We have attempted to execute the law requiring every child under sixteen years of age to attend school. We have appointed a truant officer, according to the provisions of the statute enacted at the last session of the legislature, and we believe he has executed the law as far as practicable, without additional regulations adopted by the town to enforce the statute of the state. It will be his duty, during the coming year, to see that no child under sixteen years of age is employed by any corporation, without a certificate from the superintending committee stating that the school law requiring attendance at school has been complied with, and it will also be his duty to see that all such children attend school the required time. This law is a necessity to any government resting, as does ours, upon the intelligence of its people. If the state, for the sake of securing the intelligence of its citizens, furnishes free schools, it has a right to require all children of a suitable age to avail themselves of the schools; and no parent should be allowed, for the sake of gain, to deprive his children of these privileges. And if, as a state, we wish to maintain our reputation for the intelligence of our citizens, we must see that the children of all who care to live amongst us have the advantages of school.

MARLOW—S. G. KELLOGG.

It is very difficult, amid the multitude of things which might be said, and some of which ought to be said, in this annual report, to select those things which need discussion most. By

the report of your selectmen at the commencement of the current year, there were in Marlow one hundred scholars between the ages of five and fifteen,—forty-eight boys and fifty-two girls. By the reports of the several teachers there was an aggregate attendance, for the first terms, of ninety scholars, of whom forty-four were within the village limits; for the second terms, one hundred, of whom fifty-one were in the village. Outside the village, the schools, with but two exceptions, are very small, and the terms correspondingly brief. The general policy of these outlying districts is not such as would be pursued by any business man among us. You do not employ help, and then neglect to furnish them with work sufficient to occupy their time: even the rainy days are utilized. To do otherwise is suicidal. Why pursue a different policy with respect to the instructors of your children? What sense in paying three dollars per week, for a term of twelve weeks, for teaching *two* scholars their alphabet, when the teacher is every way competent to instruct twenty-five, and would do so for the same compensation, and with greater pleasure to herself and her pupils? If some of the districts could be consolidated, the result would be longer terms, more experienced teachers, and better schools.

It may be thought that our report would be incomplete without some reference, however brief, to our academy. Allow me to say that, in our view, this institution is an anomaly, for while the prudential committee of the village district employs the principal, neither he nor the superintending committee seems to have the slightest connection with the machinery of the school, or any control over it.

If reports may be relied upon, the academy which once held a commanding position in the community and among the educational institutions of the state has come to be only a ghost of its former self, and the credit of the town would seem to require either that it be given up altogether, or put by some means upon such a basis as will redeem its reputation. As it is, it neither serves the purpose of a high school, nor attains to the dignity of our higher institutions of learning.

If the money and time expended in that direction could be concentrated upon our common schools, there would be no ne-

cessity for having the schools in the village suspended during the winter—the very best season of the whole year for study.

The plain truth is, that the citizens of Marlow, *as a whole*, do not take sufficient interest in the cause of education. Many of the parents seem to care only that their children shall acquire such mental culture as shall fit them very inadequately for the commonest duties of life. If a tithe of the interest which is manifested by the citizens in the training of steers, the rearing of draft oxen, the culture and exhibition of the products of the soil, the deft and beautiful handiwork of the ladies, and in the exhibitions which have made the Marlow town fairs the wonder and admiration of all who visit them, could be evoked in the cultivation of the *brains* of those who are to come after us, there would be less occasion for the annual *croak* of the superintending committee over the low grade of our schools.

MASON—GEORGE SPAULDING.

TEACHERS.

In reporting upon the condition of the schools during the past year, I am happy to say, that, while there has been quite a wide range in the qualifications of the teachers employed, there has been no instance, to my knowledge, of a failure of working up to the ability possessed, but in every instance an honest and faithful discharge of the duties of the school-room, so far as understood. In this all our teachers have had my respect, and have been deserving of the respect of the district where they have taught.

But I am anxious to see a higher grade of qualifications for this great work of teaching, and, to such an extent, of moulding the minds, the tastes, the habits, and the manners of our children and youth. Could I secure it, I would have none but a master-workman in every school-room. It were more prudent to trust a valuable chronometer to an apprentice hand for some delicate repairs, than to trust the minds, morals, tastes, habits, and manners of our children to the moulding influences of unsymmetrical character and unskilled and partially quali-

fied teaching. We need teachers who make teaching a business, who have qualified themselves for it, and who are ever seeking to improve themselves and their schools.

I would suggest to our school-districts that they get the best man they can for prudential committee, and that they do not change for the mere sake of rotation. Get a teacher, if possible, who has an established reputation for teaching, and when such a one is secured, keep the school under the same teacher as long as possible.

No. 6 is the banner district in the greatest average of attendance—a daily average of thirteen out of fourteen for one term, and of fifteen out of sixteen for two terms. Eight scholars out of a total of sixteen, or one half of the school, have not lost a half day during the year.

MEREDITH—H. S. SWAIN.

THE OBJECT OF STUDY—HISTORICAL FACTS.

If the foundation studies of reading, spelling, and writing are neglected, the whole fabric will be unsound. The common school is *the* place for these. We are glad to know that our real teachers see that merely hearing a recitation is not teaching. Dr. Young once said, in a school report, that “a mere repetition of questions and answers may be adapted to a school of parrots, and admirably fit them for their occupation, but can never teach children to *think*, and practically apply what they learn.”

Our terms of schools have been longer than last year, on account of more money applied to school purposes. We have improved in this direction. In the whole old town of Meredith, in 1845, \$1,139.85 was paid for schools. In 1856, after Laconia was severed, the school money was \$1,239.71; this last year, \$1,965.89. Shall we keep this amount good, and even increase it?

We learn that a bequest of \$1,000 was left by Hon. Geo. G. Fogg to the town of Meredith, the income of which is to be used for the benefit of the school at the Centre: a good example for natives of other districts.

We have placed the large state map in our school-rooms;

and shall we be content with that? We ought not to stop short of having in every school-house a globe, a full set of outline maps, an unabridged dictionary, and even a set of text-books for the teachers' use.

We again digress, and, to fulfil a promise made to the children, we give the following, which we have collected from various sources: "The fullest and most complete development of the common-school system has taken place in America" of any country in the world. But to New England must be accorded the honor of its origin. Whether it was first established in Massachusetts or Connecticut is an unsettled point.

The first schools in New England were not common or public schools, but were called free grammar schools, in which Latin was taught. Such a one was established in Boston in 1636. In 1643 a law was passed in Massachusetts, for every township of fifty families to appoint one within its limits to teach all such children as should resort to him to "write and reade."

A similar enactment was made in Connecticut in 1639, but six years after its settlement, and "the selectmen of every town were required to see that all heads of families instructed their children and servants to read the English tongue well."

These grammar schools were evidently not available to the poorest classes, but a Connecticut law made provision for them. A town school was established in Hartford prior to 1642, but we have no means of ascertaining where the first school-house was built. These schools were then sometimes called "fountains of intelligence." The first instruction in the colonies was undoubtedly parental, and perhaps pastoral, as the minister was *the* man of the settlement. Then came the grammar and town schools, and from these as a beginning, through our two and a half centuries, have grown the common schools of to-day. Let us glory in them, and guard them as our highest interests.

MERRIMACK—WARREN W. PILLSBURY, JAMES T. JONES,
ELLIOT WHIPPLE.

Our teachers, as a whole, have done good and faithful work. Some of them have steadily improved during the entire school

year, whilst others have given your committees the impression that teaching is done wholly for the remuneration, and that impression has seemed to pervade the scholars, making them indifferent and careless.

It is not every one that is fitted to teach ; in fact, but few are capable of making excellent teachers, and it is only the latter class that we want.

Parents, did you ever think what a great responsibility rests upon you in the bringing up and training of your children? This same grave responsibility rests upon the teacher, and we cannot be too careful in selecting those who will care for the moral as well as the intellectual welfare of these future men and women. And in order to obtain and retain good teachers, we must pay good wages.

Early in the fall a teachers' institute was held, and was well attended by teachers and citizens. It was expected that all of our teachers would have been present, but such was not the case, some of them remaining intentionally away. Those that did not attend missed an enjoyable, and, we trust, a profitable day's work.

Some of our school-houses are monuments of disgrace to our town, their condition rendering them entirely unfit for school purposes. Cannot something be done? Only one school building has been put in thorough repair and furnished with new seats,—since when, may I ask? During the past year there have not been five dollars expended in the town to make the school-room more comfortable or convenient, save what has been done to the blackboards by your committee.

MILFORD.—LEONARD J. DEAN, MARY A. LULL, STEPHEN C. COBURN.

The value of the schools depends largely upon public appreciation of the value of education. This, we are happy to believe, exceptions aside, is very general throughout the town. An evidence of this may be seen in the ambition of the pupils in the outer districts to enter the high school. Quite a number have thus entered, and made commendable progress, who, with others from other towns, have added to the interest of that school. Yet we cannot forget that the gain thus made has

been partially counterbalanced by the frequently consequent loss in the districts contributing. Indeed, in school matters, as in other affairs, the steady drainage of the farms to supply both cities and villages, presents an embarrassing problem, and the smallness of some of the district schools becomes painfully apparent. Still we cannot afford to neglect these schools, and we are glad to see the children attending them appreciating the exceptional advantage of having so much of the teachers' time. We are also happy to note the interest taken by the parents, greater in some of the schools than in others, in the progress of their children; and we would recommend frequent visits by them to the schools where those children attend, in order not only to encourage the teachers and pupils, but also to see personally to the management of the school. Notwithstanding the numerous difficulties in the way of realizing the ideal which the board has set before it, any kindly criticism made to its members personally will be gladly welcomed.

TEACHERS.

The board has endeavored to secure the best teaching talent which it could command with the means at its disposal, having regard not only to a teacher's native talent and training, but also to his aptness for teaching; and, in view of the difficulty of securing this, often upon short notice, feels well pleased with the results. So far as practicable, graduates of normal schools have been employed, who have successfully introduced the methods thus learned, and have given their schools the benefit of their training. Some teachers have left us for other fields; but the board feels confident that the standard of work done at the beginning of the year has been in most cases fully sustained to the end. We have inserted at the close of the accounts of the different schools the salaries their respective teachers have received.

NASHUA.—S. ARTHUR BENT.

In the process of converting a French child without a tongue to an American scholar with a vocabulary, a teacher should first employ the eye to communicate ideas to the brain, and then teach him the names of things so communicated. When

those objects are fixed and labelled, so that he can call them at will, he is prepared to describe them in the positions and relations in which he finds them—and, if these relations are defined in a book, that is reading; if he fixes those relations himself, that is composition. Neither is to be employed alone. They should go hand in hand, composition being assisted by objects, and used for instruction in numbers, while the pupil combines his ideas of things into stories, which he may either write or read. It will not be his fault if, after a longer or shorter time, he does not make his own reading-book.

The attention to be paid to language in such a school illustrates its importance everywhere. It is of all branches the one which has been shamefully neglected. Reading, writing, and arithmetic have long enjoyed a traditional sanctity, and whatever has not been of them has been considered lighter than vanity. To read page after page until they were committed to memory, to spell words the importance of which consisted in their being so rare that there must be merit in merely remembering them, occupied time in which not a thought was given to the development of a correct, I will not attempt to say an elegant, use of original language. The problem of the true relation of technical grammar in the development of proper forms of speech is not yet solved. In the primary and middle grades, a work in language is being accomplished which has never before been attempted. Where shall grammar as a science be introduced, and how far shall it be carried? Every one admits the necessity of a practical knowledge of our language, which has been pronounced by a high authority to be the only true culture, since a grammatical knowledge of other languages is only important in completing a thorough knowledge of our own. How shall this necessary knowledge, without resorting to foreign tongues, be acquired? Here two paths diverge. One says the constant use of correct English accomplishes all the ends for which grammar was invented. If he hears correct English, the child will write correct English; and if his English be perfect, it is not important that he should be able to give names to all the words he uses, for he has accomplished that for which grammar is taught—to speak and write his native language correctly. But that assumes that the cor-

rect English he hears and uses in school prevents the adoption of any incorrect expression he may meet with out of school. It reminds one of the great Sanatorium which was lately proposed to take the place of doctors and hospitals. An immense space was to be inclosed in glass. Admitted to this structure, reminding one of the ice-palace of Russian story, the children of mortal men were to breathe a perfectly healthy atmosphere. Unpolluted by the noxious vapors of the outside world, uncontaminated by any of the predisposing causes of disease, unimpaired by the excesses which ravage the less-favored portion of the race, living in moderation, and subject to no violent changes of weather or temperature, the inmates of this Elysium, after a gradual decay of their powers and faculties, would pass away by a happy *Euthanasia*.

Unfortunately our youth are not thus shielded from the influences which are corrupting and destroying our colloquial language. We are not kept as in a glass palace, away from the defects and impurities of speech. A child does not gain in school such a perfect use of language that he does not need the protecting armor of technical grammar. It will be an educational miracle if he becomes a purist, with all the grammar he could possibly acquire. But, without that, the very first element of proper instruction is wanting. He will not hear at all times, and under all circumstances, so correct a use of words that he can afford not to know why that use is incorrect. It is unimportant whether the system be called "language" or "grammar," the youth of the present day will not be preserved from the faults which are becoming ingrained in our American tongue by anything else than the most thorough knowledge of all the shades of difference in the inflections, relations, and combinations of words which make up current forms of speech. How can a scholar pass from the study of his own to that of another language, with no correct understanding of the proper dependence of words, as nouns upon verbs? But to those who never thus seek to know some other speech as superficially as their own, we must, in connection with composition and language-lessons, make as clear as sunlight the difference between transitive and intransitive verbs,—must show by inflection that "John gave Charles and I a book" cannot be correct, any more

than "Who did you see?" or "Mary and me, we went to school." These are slight errors compared with the daily outrages upon the straightforward, pure, and simple English of the Puritans. If a critic can point to two hundred grammatical errors in the recent revision of one of the Epistles of the New Testament, we are not likely to teach too much grammar, be it even a little technical for the tender sensibilities of the modern scholar.

NELSON.—ELLEN J. TOLMAN.

It has been suggested that our schools be combined, and a graded school formed. That does not seem practicable yet; but, if the older scholars could be brought together for a few weeks each year, it might be made the means of equalizing them, and of rousing latent energy, since the scholars are few and far between who would not make a great effort, rather than be left behind by their associates. The scholars in the smaller schools suffer from lack of competition, one scholar often being entirely alone in nearly every study pursued. Thirty-four official visits have been made the schools the past year, and nearly or quite as many the preceding year, affording ample opportunity to study the needs and capabilities of each scholar; and the conclusion arrived at is, that this plan is not only desirable, but practicable, needing only the coöperation of parents and superintendent to accomplish it. This could be done without any extra expense, by taking a part from each district, in proportion to the number of scholars benefited thereby. In addition to this, a class might be formed of as many primary scholars as could conveniently attend, and placed under the care of some of our older scholars intending to teach in the future, and who would regard the experience gained as compensation for the labor. The fact that our schools have been made the subject of ridicule should induce us to place them in such a condition that we at least shall know that anything of that kind is unmerited, if they cannot be held up as models.

The Spaniards have a proverb that "The road of by and by leads to the town of never," and we shall be quite likely to

realize the truth of that saying if we refuse or neglect to do that which we know ought to be done for the improvement of those under our care.

NEW BOSTON.—JAMES P. TUTTLE.

DISTRICT SYSTEM.

“New times demand new measures and new men.” Time was when our present school system answered the demands of the scholar. That time is past. The good old system has worn itself out, and should be laid away. Families do not now ride to church on horseback. The material for our clothing is not spun and woven at home. The intelligent farmer does not follow the methods of fifty years ago. The old up-and-down saw did good work in its day, but it has given way to the circular. The mechanic could not make a living were he obliged to do his work in the roundabout way of his ancestors. How can we expect our schools to flourish as they should, our children to make such progress as they ought, when hampered by so many inconveniences?

“Many men of many minds;”
Many teachers of many kinds:

this term, a faithful one, who arouses in the child a thirst for knowledge;—next term or next year she must go to make room for an uncle’s wife’s cousin, or some nearer relative, who stakes her reputation on making the child believe that the other teacher was all wrong. Teachers come from a distance, and have time to pass only a brief oral examination before the time appointed for the school to begin, and, if the questions make them feel shaky, endeavor to avoid the test by a temporary fit of sickness, which is sure to return whenever “examination” is mentioned. “But I can teach; oh, I can teach! Just give me a chance, and I’ll so pepper those children with knowledge that they will shortly be wiser than their fathers and mothers.” And the children are peppered, and put back, and put ahead. They are coddled and coaxed by this teacher until they are as conceited as peacocks, and bumped and shaken by the next one to drive the conceit out of them. And so it goes. These are scarcely a beginning of the evils attendant upon the present system.

Nearly all the towns in Massachusetts, and many of the more enterprising in our own state, have abolished the districts, and adopted the new system. We have yet to learn of *one* that has given it a fair trial, that would go back. It is no more expensive. Why should not New Boston step into the front rank, and make the change? Parents and citizens, this is an important subject, and one to which you should give careful attention, to the end that you may act upon it wisely.

A thing much needed in New Boston is a town library. Its influence for good upon our youth would be incalculable. What generous, public-spirited citizen will first donate a thousand dollars to start this worthy object? The present and all future generations shall honor his name.

NEWBURY.—O. J. BLODGET.

VALUABLE REFLECTIONS.

The average standing of the scholars has undoubtedly improved. This is owing to the prevalence of better views of the design of common-school education, and better methods of government. "In times past the oil of birch was too freely dispensed to the scholars, both old and young, attending school, and now it is not dispensed freely enough. There is a time for all things, and all things in their time." "Order is heaven's first law." There are fewer neglected scholars; less rudeness in speech and deportment; books and benches are less abused; and the grounds about the school buildings are more cleanly and reputable than formerly. We need some means by which scholars may be made to attend school, either public or private. The law says they must do this, or their parents or guardian be fined; but what means will you take to collect fines of people who are scarcely able to provide bread for their families? The non-attending scholars belong, for the most part, to that class of individuals.

When any scholar becomes too large to observe strictly the rules and regulations necessary for the progress of the scholars, he has become too large to continue his connection with the school. If he must be schooled, let him be placed in the school

of moral reform. The outlay is too great, and the interest too momentous and far-reaching, to permit an invasion of its sanctum, or an interference with its province, that shall retard its work or subvert the purposes of its exalted mission. Such should be the elevating tendency of these national safeguards, that the scholar can be readily distinguished from the street-loiterer. The school-room should be educational in its highest and truest sense. It should inspire the young with the motives of a higher life, and excite to virtuous aims and nobler deeds.

NEW HAMPTON.—E. K. SMITH.

CONDITIONS OF A SUCCESSFUL SCHOOL.

While we are gratified with the improvement made in our schools during the past year, we must urge upon teachers the necessity of higher qualifications. While poor school-houses, poor blackboards, and a great variety of text-books are hindrances, yet these evils are insignificant in comparison with incompetent teachers. It is our opinion that those who are unusually well qualified to teach will succeed almost anywhere. If this be true, the need of a careful preparation for the work is obvious. Many of the most successful teachers prepare every lesson before going into the school-room. By this means, and by reflection, they are able to choose better methods of instruction, and are also enabled to select from their own store of learning such general information as, taken in connection with the lesson, may be of lasting benefit to the pupil. It is usually inexpedient for one without experience to attempt the management of a school in a locality where the scholars are difficult to govern, or the parents unwilling that their children be properly restrained, and, if necessary, disciplined. None but those who have a good record as disciplinarians should take charge of difficult schools. Several schools have been taught by those whose services the districts were fortunate to secure. Regarded as a whole, the school-money has been profitably expended. Irregular attendance has been the worst feature of several schools. It is impossible for the average scholar to be interested in any branch of study while attending school irregularly. It is im-

portant that parents require their children to attend school punctually whenever absence is unnecessary.

The potent influences of education are so manifest that they need not be enumerated here. It is only in a land of free schools that a republic can take the place of a kingdom or an empire. A system of education by which every child may obtain instruction sufficient for ordinary business, and for the performance of his duties as a citizen, is one of the most important features of American civilization. It originated far back in our history, and antedates our present form of government. And yet, ancient as it is, it has never reached perfection, but is still susceptible of criticism. In almost every department of industry, invention has changed the relation of things. In a progressive age, like the present one, we must give the rising generation educational privileges superior to those enjoyed half a century ago, or the scholar of to-day will be unable to compete successfully with the accumulated knowledge of the future.

NEW IPSWICH.—W. R. THOMPSON.

I hold the opinion that there is less of interest in common schools than existed twenty years since; not that there is less done for them in general provision for their maintenance, but that parents are not so anxious to make them efficient and to use their advantages.

However good are school-houses, or perfect their arrangements, it must not be forgotten that the end of popular education is only secured when intellect is cultivated and mental power developed in those who attend, and for this we must have a high estimate placed on scholars at home. The children generally measure by the parents' standard. If material things make the atmosphere and absorb the energy of the home life, popular education will be at a discount among the young of that home. It seems not unfair to call this the era of financial and material struggle in this country. Magnificent buildings, rich endowments, and famous educators are sought and paraded as proof of progress in education, but where are the scholars? Some people think they can be found in the graded school in

the cities, or where great appropriations are made, but I have not found them there, have you? The scholars who really try for an education in these unpretending country schools are, in my judgment, quite equal to those in cities. On this ground I offer encouragement and suggestion. We are doing well; give the children a stronger desire for knowledge, and they will do still better.

NEWMARKET.—ELISHA A. KEEF.

There are those who believe that the old system of a mixed school, six months in the year, produced results superior to our graded system. But if you will look back to those times, you will find an entirely different spirit from that of to-day. Children did not have the leisure that they now have, and were surrounded by an entirely different atmosphere. Work was the order of life, and the cardinal maxim was, "Be industrious and frugal." When the school was in operation it was the source of common and universal interest and discussion; not, as too frequently to-day, for purposes of criticism and fault-finding, but for its real good and sacred ends. The school-teacher was prominent in society, and a welcome visitor in every home circle,—consulted and respected by parents and pupils, both at home and at school. Children were taught the strictest obedience to every command, under pain of severest punishment for transgression. They were taught to respect age and superiority all through life. But the times have changed. The boy of to-day has his every want anticipated and supplied. He comes, in most cases, from a home of comfort and plenty, and cannot realize that the comforts, luxuries, and pleasures which he enjoys may not always be attainable. He is not forced to learn, as were the older men of to-day, the great lesson that the blessings of life are purchased only at the cost of faithful toil and sacrifice. The spirit of change pervades his whole life, and one has only to glance at the present aspect of the subject to be painfully aware of its reality.

The juvenile literature of to-day too frequently presents only false pictures of life, and stimulates a most dangerous spirit of reckless adventure, that, if permitted to grow unrestricted, will be a cause of failure in later life, and should be guarded against.

For this the school system is not responsible, nor for the changes that have taken place in the social and moral ideas of the age. Lay the fault where it justly belongs, but charge the school only with its just debits, and then consider whether less schooling would be an improvement or not. Considering the causes of the present condition but a moment, you must acknowledge that to shorten the school time would only be to increase these evils. The schools give a safer training than the streets, and the more school the less idleness.

It is urged by others that the graded system is a tiresome routine, which disheartens the scholar for all study, producing habits of indolence and morbid inattention; that the scholar does not feel the interest he formerly did, and only cares to attain such a degree of proficiency as will insure his promotion, and permit him to go along. The answer is, that there should be deeper and more unprejudiced interest at home and with parents, in stimulating and nurturing ambition and pride, inducing the child to make greater efforts for leadership in his class and school, and thus reinstate something of the former degree of home interest to which your committee has referred. Do this, not only in this particular, but by your frequent presence in the school-room, and by earnest coöperation with teachers. The graded system is everywhere acknowledged to be the best adapted to our times and needs.

NORTHFIELD.—LUCY R. CROSS.

The custom of leaving a dozen or more children in the school-room during the noon recess, with no restraint whatever, is of doubtful propriety. There is often boisterous playing, and running about upon the benches, greatly endangering furniture and limbs, if not manners and morals. Our new apparatus will require new guards in this particular. Our lunatellus has been thus injured during the year, although I furnished a box in which to pack it safely.

It may be necessary sometimes to bring a pupil on a level with the desk, but I regret to see our new dictionaries made use of for that purpose. Our teachers must be responsible for the safe keeping of all books of reference and apparatus, and

also have a due regard to the condition of out-buildings, as well as the school-rooms.

Do not begin another year's work until the last trace of obscenity has been wiped from our school surroundings.

Although the number of visitors has increased the past year, I find from the registers that only four of the prudential committees have visited their schools for the entire year.

Not more than two rooms have a supply of suitable blackboards. Let this defect be speedily remedied.

With the five dollars literary money drawn from the treasury, I purchased a box for our lunatellus, and the balance expended in text-books, which were given in even exchange for others not on our list.

We have a school, established by the state, where teachers are taught the best methods of maintaining order and interest in the school-room; how to conduct recitations,—illustrate every difficult point in science; the use of all kinds of school apparatus, and that very important requisite, skill in making language intelligible to young children; where they are not only taught reading and writing, but how to teach them. We need a higher grade of teaching in language, and a greater familiarity with our new apparatus. This is no wholesale condemnation of our present corps of instructors. When we demand trained teachers, they will not be wanting. My experience with normal teachers has been of the very best; and when you place one in every school-room, not for a single term, but for continuous service, you will seem to be as wise in this as in other important matters of business. The movement to abolish the school-districts meets my fullest approval. Our schools will be immediately benefited by it. Do not fail to take this onward and upward step. Prof. Quimby has offered a prize, a term's instruction at the seminary, for the best written examination in arithmetic, and I understand there will be another prize for reading. I trust there will be many contestants, and that much good will result from these efforts.

NORTHWOOD.—J. H. HUTCHINS.

We must urgently recommend to each district the providing of every school-room with an unabridged dictionary, a globe, an atlas of the world, and any other books of reference or models for illustration that it is possible to obtain. It is partly because of the possession of these things, which our schools so much need, that schools in larger places can do more effective work than we can do. These do not cost very much, but their value in the school-room cannot be overestimated.

Chapter 89, section 16, of the General Laws, reads,—

“No person shall be employed or paid for services as a teacher unless he shall produce, and deliver to the prudential committee, a certificate of the school committee of the town in which the district where the school to be kept is or is deemed to be, that he is well qualified to instruct in the branches to be taught in such school.”

This section is not observed as it should be. Too frequently the teacher is practically employed, the day for commencing the school appointed and announced, and on the Monday morning on which the school is advertised to commence the teacher is presented for the first time to the superintendent and committee to obtain his certificate of qualification, and is introduced with the remark, “Be as quick as possible, for there is not much time before 9 o'clock,” the advertised school time. This is not as it should be.

We wish to urge upon our citizens the need of showing their interest in the schools and their work, by more frequently visiting them while they are in session. Such visits have a beneficial effect upon teachers, pupils, and visitors. There is no enough of this done in the schools of our town. Very many parents never visit the schools, or in any way lend a helping hand to the hard-working teachers. If you cannot visit the schools, above all things else, we say, do not find fault in regard to them in the presence of the pupils, unless you wish to entirely ruin the schools in their work. What our town shall be

in the future, what our country shall be, depends in no small measure upon the work done in our common schools. Let us be faithful to the trust that is therein committed to us, and make them as useful as possible for the rising generation.

ORFORD.—DANIEL C. CLARK.

In all our schools I have endeavored to impress upon teachers and scholars that it is better to learn a few things well, than, by attempting too much, to fail of learning anything accurately.

No. 2 is divided into two departments—the older scholars in one room, the younger in another—requiring two teachers, whose labors are distinct. This arrangement of pupils into classes according to their attainments, has generally elsewhere received favor and approbation. This system presents many advantages over that which admits into the same school pupils of different attainments. The classes are fewer and larger: the teacher has more time to illustrate and make interesting whatever he teaches. Little did our fathers of an earlier day, say even of twenty-five years ago, dream that the large and spirited schools of that day would dwindle down to the insignificant numbers of the present time. The intelligence and disinterestedness of our citizens ought to decide the question of retaining the present number of school-districts, or concentrating them so that the school moneys need not be divided into more parcels than the public good requires.

QUALIFICATIONS OF TEACHERS.

The teacher's task is not a light one. His school is composed of scholars differing in training, in disposition, and in capacity. They must all pursue the same course of study. They have been trained at home under different influences. Some have been taught obedience; others have not had wholesome restraint. No wonder that teachers sometimes fail. But to avoid this they need the coöperation of parents, which will give character to their schools. Again: teachers owe it to themselves to become masters of their profession, nor should they engage in this calling if content to be *poor* teachers. Morals and manners

are of great importance. Other things being equal, our schools will flourish in proportion as they are free from what is low and degrading. Let our teachers give more attention to this subject: the interests of the school require it.

PELHAM.—AUGUSTUS BERRY.

SOME PARTICULAR FEATURES OF IMPROVEMENT.

The roll of honor has been larger, and there has been more punctuality in attendance, than formerly. There has been improvement in the use of the vocal organs. Indistinct articulation has been nearly corrected. Children no longer speak with their teeth shut and their lips nearly closed. As a consequence, there has been great improvement in reading. All the subjects of study, from the primary to the most advanced, have been presented by the teacher in natural and interesting methods, and pursued with great accuracy.

Singing and calisthenics have been practised in most of the schools. Facility in writing has increased. The aim has been to have scholars learn to write with the same readiness and ease that they converse. In connection with their studies, scholars have been taught to form the habit of practical observation and application. The teachers have also imparted information upon subjects that relate to the duties of the social and civil state.

Growth in character has been most unmistakable. There has been less boisterousness and rudeness, and more self-respect. There are boys and girls in our schools, even between the ages of ten and fifteen, whom, if it would not seem invidious, I should love to name as examples of real gentlemen and ladies. And, while I believe that these graces are to a certain degree native in these children, they will not preserve them unless they have teachers who are good examples to them.

THE IMPORTANCE OF THE TEACHER.

This topic cannot be too thoroughly emphasized. We might almost say, Better no school than not the right teacher. The

day is past when teaching may be resorted to as a kind of make-shift, or when the young man or woman, who has advanced about as far as the average scholar in our schools, may feel that he can teach; or even the very good scholar with broad attainments may think that, forsooth, he can teach. The first element to be considered in the teacher is character. This must be not only clean and transparent, but it must invest itself with an atmosphere that is a social, moral, and intellectual tonic. Nor will such an one do unless he has a natural aptness to teach, and love for the work.

And it should be thoroughly understood, that our school money is not for the benefit of this family or that relative, but to support the best teacher that can be secured; and it should be a settled question, that all young persons who have the laudable ambition to be teachers, must first be at the pains to attain the professional qualifications.

THE TEACHER VERSUS THE TEXT-BOOK.

Parents are anxious about the studies of their children, and their advance in text-books. It may be said, however, that within certain limits the studies are of no importance. But there is no sense in which the teacher is not of prime importance. Mr. Emerson once said,—“I care but little what my daughter studies; the important thing is to know under what teacher she studies.” The public sentiment and the method of employing teachers are such that the superintending committee is often forced to approbate teachers, contrary to his judgment and convictions.

PORTSMOUTH.—D. J. VAUGHAN, J. R. MAY, A. B. WILSON.

HIGH SCHOOL.

A circular addressed to parents, in which was set forth in detail a double course of study,—an English course of three years, and a Latin course of four years,—was handed to each of the successful candidates for admission to the school in July last.

Parents were requested to make a careful decision, and return an answer endorsed on the circular which of the two courses would be taken. Twenty-six of the class elected to take the Latin or four years course, and twenty the English or three years course. We have thus successfully inaugurated a plan which has been in contemplation for several years, and confidently trust it will meet the public commendation.

During the summer vacation a chemical laboratory was fitted up in the lower recitation-room. This room was prepared for the purpose of teaching the physical sciences experimentally, and to train the pupils to use their hands and eyes by manipulating the apparatus, and to exercise their reason and judgment by deducing general laws from specific facts produced by experiment. A large portion of the apparatus purchased is serviceable for illustrating physics as well as chemistry. The physical apparatus which has been in the possession of the school for several years is stored in this room, and thus rendered more available than formerly. We already see good results from this outlay, in increased interest on the part of the pupils, and a more intelligent apprehension of their studies.

A. B. SHERBURNE, C. W. GARDNER, M. GOODRICH.

GRAMMAR GRADE.

Written work is now generally required by our grammar school teachers, where formerly oral recitations alone were demanded. This is not only in accordance with the spirit of the age and the methods of the best schools in the country, but it is obvious that more substantial work can be thus gained from scholars, and, as a matter of course, a more thorough as well as a more profitable result will be obtained.

We also find that, with our best teachers in this city, text-work is being supplemented at almost every recitation by general questions of a practical character, bearing upon the lesson, for the purpose of drawing forth from the mind of the pupil the amount of knowledge that he has acquired concerning the subject-matter of the recitation; or, in other words, testing his comprehension of the lesson. This, too, is in accord with the

best thought concerning methods of teaching, and we predict that such forms of conducting a class exercise are not only to be more generally adopted and practised, but greatly improved upon and developed. We would not abandon text-work, by any means; on the contrary, we would insist upon it as the only basis of a reliable and uniform method of mind-training and general instruction. But we would riddle the work thus done with such practical questions as would test the child's knowledge of the subject, and enlighten him by showing him the connection between what he is learning from day to day and those familiar matters which every-day life brings to him.

We have tried to make our teachers see the importance of visiting each others' schools here in Portsmouth, as well as those abroad; and thus, by exchanging ideas and methods, and observing details that may perhaps be trifling in themselves, gain information of inestimable value to the successful conduct of the school. Many of our teachers see the importance of this matter of finding out what others are doing in school-work, and are availing themselves of frequent opportunities for visiting; but some are not. We regard this subject as of sufficient moment to suggest to the members of this board that they individually make a note of those who practise what we have alluded to, and of those who do not, and act accordingly at the annual election of teachers.

H. C. KNIGHT, JOHN PENDER, JOHN H. LOCKE.

PRIMARY GRADE.

We must begin or end our reports by emphasizing the paramount importance of primary schools, where the "twig training" of our future men and women is chiefly done. A gentleman said, not long ago, that it was a three-months schooling at ten which gave the bent to his life. It happened to be the best sort, for it gave him an appetite for vigorous self-improvement ever afterward. The right use of eyes, ears, speech, hands, as tools to work with, habits of attention, observation, and carefulness, habits of truth, kindness, and fidelity, *begin here*, among the small things which form the life of childhood.

These are taught not only by precept and rule, but by the tones and temper, the love and liveliness of the teacher, caught and forever stamped on the little people of her charge.

Do our primaries come up to our standard? A large majority of our teachers are, we believe, alive to their work. One way of showing this is their taking the time allowed them to see other schools, to visit *noted schools out of town at their own expense*, in order to gain new methods and helps for their work at home. Their cordial welcome to the state institute, recently held in our city, was in part due to the fresh impulses and suggestions which they had gained by attending its meetings at Manchester the year before. This alertness in seizing opportunities for improvement is one of the best pledges for gaining it.

A teacher recently confessed that on beginning her work almost the only idea of it she had was to "sit straight in her desk and boss," and one of the hardest parts was to pull the children through the alphabet. She has gotten bravely over these early views, and is one of our most progressive and efficient teachers. As for the formidable battalion of the alphabet, by its happy division into intelligible companies of small words, the scholars capture it not as a task, but as a pleasure, and learn to read, to write, and to spell with much of the gusto with which they go to play. Their first writing lessons on the slate are often remarkably good. We wish, however, in most cases, greater attention paid to distinct pronunciation, and that every reading lesson be lifted out of dull routine to quick, bright, intelligent exercises.

Supplementary reading, in every case where used, has been pronounced helpful. An exchange from soiled, dog-eared, and familiar pages to a clean, fresh book, arrests and keeps the attention of a class.

RAYMOND.—MARTHA F. SCRIBNER.

A large number of classes is always hazardous to any school. A great object in making exchange of text-books was to produce uniformity, and thus facilitate classification. The exchange was made where the greatest mixture was found, prov-

ing, I think, beneficial to the schools, and, I hope, satisfactory to the public.

School-houses have been found in good condition, and well furnished, with the exception of district No. 5, which has no house, and No. 3, which is to have a new one the coming year. Schools have been short, the average length to each school for the year being only about fifteen weeks. It is true that a long school with a poor teacher is nearly worthless, but with a good teacher it is valuable in proportion to the length, if not too long. On the whole, prudential committees have been unusually fortunate in securing teachers the past year, and, in my judgment, a greater amount of money could have been advantageously expended on schools. For the most part, good order has been sustained, and the different branches very well taught. Although improvement might have been made in the methods of teaching in some respects, more particularly in geography and grammar than in other studies, yet the results accruing from the instruction can be utilized to a good degree; and the schools generally have been left in good standing.

There is good talent to be found in all the districts: in some it is more than ordinary. But whether great or small, the community needs it, and too much interest cannot be taken in cultivating it. Since the common-schools must lay the foundations of all useful organizations, whether town, state, or national, it must be for the welfare of any town to well support her schools, that a firm foundation may be laid for the coming generation to become reliable and competent citizens, and to be properly fitted to take up and execute the duties, moral and official, that must eventually be committed to their charge.

RICHMOND.—SARAH O. BRYANT, MOSES CASS.

THE DUTY OF PARENTS—THE DISTRICT SYSTEM.

As we draw near the close of another school year, we are sorry to find, by reviewing and comparing the record of the previous one with this, that there has been a considerable decrease in the average attendance, as well as in the number

of visits by parents and citizens. There is nothing that tends more to lessen the interest of pupils in their studies, and hinder their progress, than irregular attendance. It is a duty which rests upon parents and guardians to correct this serious fault. The ruinous habit existing, of keeping children from school, implies a lack of appreciation of school privileges, or a disregard for their welfare. We find much difference in districts in regard to this, the school registers showing it in a marked degree.

The record of attendance and the number of visits by parents, taken together, form a safe criterion by which to judge of the interest and coöperation existing in a district. For if parents are interested enough to see that their children are punctual, they will almost invariably be prompted to visit the school, and, by their aid and encouragement, lighten the labors of the teacher, and prepare the way for the pupils to secure the greatest possible benefit from each term.

There has long been a disposition in our schools to regard the spelling-book and grammar as being of minor importance,—which is a very mistaken idea, for no one can write and speak the English language correctly without a good knowledge of both, which is the foundation of a good education. And by what surer means is one's illiteracy made manifest than by a violation of the rules of either?

Although the schools of the past year have, with the exception of two or three, been successfully taught, yet the greatest good which might have been derived from the money expended has not been attained, and this has resulted from the fact that there has been no improvement, as yet, in the school system, which for a number of years has been growing less adequate to meet the demands of the state. No system can be called good which fails to provide for the best interest of the majority subject to its control. While the school in district No. 6 contains about one third of the whole number of pupils in town, making it impossible for the best of teachers to do justice to it as an ungraded one, most of the eleven remaining ones are disproportionately small, the number of pupils in the smallest school being four.

Let us not wait till the decrease in the number of scholars

compels the abandonment of school organizations in all the smaller districts before we see our duty as parents and citizens clearly, but decide sooner to act in a manner more compatible with justice and right, as well as the best good of the town as a whole, by reërranging and reducing the number of districts sufficiently to provide the way for a more judicious expenditure of the school-money.

Could this important achievement be effected, and accompanied by the necessary auxiliaries,—a wide-awake interest and zeal in the cause of education,—we might reasonably expect to see a revolution in school affairs which would be highly creditable to us as a community, as well as a means of lasting benefit to our children.

RINDGE.—G. W. TODD.

A TEACHER'S POSITION

Is one that has many joys, but it has many sorrows, too. The teacher of twenty-five pupils must *please* those pupils, if he would gain favor. The popularity of a teacher among students, and not the earnest effort to repress wrong and inculcate right principle, is far too often the measure of the man. To *please* a school for the time being simply, is one of the easiest tasks set for a shrewd man to do. The teacher must not only please those twenty-five pupils, but fifty parents or guardians, beside brothers and sisters. With the varied natural tastes, prejudices, and wills of mankind, old or young, this is a positive impossibility. Often a jury cannot decide on one fact.

The man guilty of treason, arson, forgery, piracy, murder, or other high crimes, professes to believe the gallows and state prison to be institutions too barbarous for modern civilization. The grog-seller, the drunkard, the gambler, the libertine, and the prostitute, all claim the liberty to do as they please without molestation. Touch one of them in habit or practice, and opposition instantly rises. Ask one of them for material aid, influence, or vote, to form and execute an honest moral code, and you will receive, every time, a cold refusal.

Now the elements of human nature are the same in childhood

as in riper years. There is a difference in degree of development. Our schools often contain the embryo criminal, as well as the firm supporter of unbending rectitude.

Place twenty-five children in the school-room, differing in almost every respect, and a teacher to instruct, guide, direct, and enforce obedience. Some disobey, and deliberately break wholesome rules. Penalties follow. They must follow, for laws without inflicted penalties are dead letters. Sometimes, be it said as a well deserved commentary on the influence of Christian training at home, the pupil carries home a truthful report of cause and result. But far too often false reports are made, having not even the shadow of truth as a basis. Parental sympathy is enlisted, the pupil sustained, and the teacher blamed. The subject is talked over at home in the presence of the children. They go back to school and report to each other what "my father says," and what "my mother says." Rings are formed, bound together by community of sympathy and interest,—not as extensive as the Tweed ring or the whiskey ring, but resting on no better moral basis,—disorder reigns, progress becomes impossible, and so the school must close. Many a delicate and sensitive nature has retired from the teacher's vocation, and many such have shrunk from entering it, because of discouragements, sharp and groundless criticisms, and high aims and earnest purposes neutralized.

A little Christian sympathy, a few friendly words, a little genuine encouragement in time of trial, would save excellent ability in the school-room, and do much toward enlisting more.

SPEAKING IN SCHOOLS.

We find but few men in town who will say they feel at home in attempting to address an audience. Not all can ever become *good* singers or speakers, but many more can than do. Each of our schools has practised this each term.

Let the boys begin early, get accustomed to reading and speaking before people, and when grown up they will not be heard to exclaim, "I would give anything if I could speak. I can think of enough, but it all leaves me if I try to speak before people."

MUSIC IN SCHOOLS.

Our own observation, and the reports of numerous teachers, confirm us in the belief that music is a great aid in securing good order, and in allaying unpleasant feeling. People do not sing much when angry. We would not dispense with our best teachers because they are not singers, but we do deem it a very valuable qualification.

UNION OF DISTRICTS.

By existing laws, adjoining districts may change their lines, separate, divide, and reunite at pleasure, by concurrent vote. A majority of selectmen and of the school committee may change lines of adjoining districts, upon petition and hearing, and also constitute new districts, or unite the whole or part of any district to an adjoining district. Would it not be for the interest of some of our small districts so to unite?

We think we hazard nothing by expressing the opinion that the schools of this town might have longer terms, increased number of pupils, teachers of broader and deeper understanding of the teacher's vocation, and that at less cost than now. Of course the number of schools would be smaller.

RYE.—CHARLES J. BROWN.

During the year, through the liberality and munificence of the voters of the south school-district, a new and substantial brick school-house has been erected, at an expense of about three thousand dollars, including ample and pleasant playgrounds, giving to the district a school-room which is considered, by persons well qualified to judge, to be one of the finest and best arranged school-rooms in any rural district in New England, an honor to the district, and a credit to the town.

Daniel Webster said,—“If we work upon marble, it will perish; if we work upon brass, time will efface it; if we rear lofty temples, they will crumble into dust; but if we engrave upon the tablets of the minds of our children the principles of industry, honesty, and virtue, they will live and brighten to all eternity.”

Perhaps there is nothing of greater importance to parents than the right education of their children. Good discipline and correct moral and intellectual instruction will give them strength of mind to withstand the thousand evil influences and temptations which will assail them in their pathway through life. It is of vital importance that the youthful mind be stored with useful knowledge. All agree that education is not merely a duty we owe to the rising generation, but the best security we can have against poverty, vice, and crime. True political economy demands universal education.

The right education of the people is the only sure foundation for the future prosperity and happiness of a community; and the majority of the people must be educated, if educated at all, in the common school.

Common school education is so closely connected with all the interests of humanity, so interwoven with all the precious institutions and liberties that we enjoy, that we cannot be unmindful of its importance, nor free ourselves from the great responsibility that rests upon us to educate our children.

Luther said "the greatest enemy to his country was the man who kept his children from school."

Our common schools are the foundation of our greatness, the glory of New England, and we cannot over-estimate their value. To them more than to any one thing does New England owe her present high standing in the scale of civilization, and her prosperity and happiness as a community; for the wealth and strength of a nation consist in the intelligence and mental and moral power of its citizens.

All have a deep and vital interest in our common schools, both old and young, rich and poor. Then let all cherish and advance the noble cause of common school education, and through the influence of competent and faithful teachers, and the coöperation of parents and friends of education, raise the standing of our schools, infusing new life into them so that they may become the best schools in the state; and from them shall annually go forth intelligent young men and women, properly instructed in the principles of morality and virtue, and qualified to become good and useful members of society, an honor to themselves, and a blessing to the community.

SOMERSWORTH.—RUFUS W. NASON.

VISITATION AND CONSOLIDATION.

It would be difficult, even in a space much more extended than I can properly occupy here, to convey such an understanding of our school system, its excellences and its defects, as ought to be possessed by the public, who alone are concerned, and with whom rest the duty and the power to maintain and improve that system.

Such an understanding can only be acquired by personal investigation. And here I am touching upon a need which is felt severely in all our schools,—the need of personal support on the part of parents and citizens generally.

Inspection of the school registers will show that while the average number of pupils in each school is forty-five, the average number of visitors, apart from the committee, and excepting days of public examination, is not above four to each school each term, or about one visitor in three weeks throughout the year.

The financial wants of the schools have always been supplied with a liberality which in itself and in its results is a source of just pride to the town. Add to this the stimulus afforded by a frequent manifestation of that popular interest which I believe is felt, and we have the two conditions which will ensure success. Teachers and scholars will be encouraged, their labors lightened and made pleasant; and, on the other hand, parents and citizens, by their knowledge of faults, will be enabled to offer practical suggestions as to the remedy;—and I hope I do not need to say that such suggestions, to teacher or to committee, are always welcome.

Written examinations continue to be the test of thoroughness in all except the two lowest grades, and have a perceptible effect in fixing firmly in the pupil's mind the subject-matter of his study.

The schools in the outlying districts will not bear comparison, in any respect, with the schools in district No. 3. The terms are shorter, the numbers are smaller, and the progress made is

neither rapid nor satisfactory. The teachers have labored faithfully, but the best results have not been attained, and, in my opinion, cannot be obtained while the present division of the town into districts remains.

I respectfully recommend that districts Nos. 1, 2, and 3 be consolidated, and that the whole town shall form a single district, under the control of a central committee.

This opinion and recommendation are supported by the experience of educators throughout the state, as collected in the report of Hon. J. W. Patterson, State Superintendent of Public Instruction, a document which I would commend to the attention of all who desire information on this subject.

STEWARTSTOWN.—WALTER DREW.

The subject of education is one which should not be neglected by any. It is the most precious gift that can be donated to a child. Every child should feel that each moment lost in a school-room is so much lost in making a good, thorough business man of himself. Parents also should do all in their power to educate and elevate their children. No matter whether rich or poor, you can so manage that your children can be properly educated and become honorable members of society. The poor boy that is born in the little log-cabin often outstrips those born in palatial mansions, and who have all the advantages that wealth can afford. You should bear in mind the poor canal boy, who rose from that humble position to be chief magistrate of the nation. I implore the young to improve the moments that are flying so rapidly. Study at home; study every spare minute that you have. No matter if you have no instructor, you can by dint of perseverance and industry acquire an education. Some of our smartest and wisest men were self-taught. It is necessary, it is imperative, that the young who are growing up to fill our places and in whose hands the destiny of the nation lies shrouded, should be qualified and fitted for their trusty duty.

STRATHAM—J. J. SCAMMON.

REMARKS.

To every person of observation one fact is apparent, and that is, that the success of our schools depends much upon the selection of our prudential committees. No one should be chosen who does not take an active interest in the prosperity of the school. There should be no doubt in regard to the fitness of applicants to teach before engaging them. There are good teachers who will serve you. During the past year some of our teachers have excelled; others were not what our wants demand. If negligent or worthless teachers are employed, not only money is lost, but the time of children, as valuable as any portion of their lives. A good school is invaluable; a poor one worse than waste. As the teacher, so is the school. Give us the best of teachers, those of experience and ability, and all will be proud of their children and the school. Given poor common-class and indifferent teachers, and children plod along without any perceptible interest or improvement. Poor teachers are worse than none, even if they serve without pay: successful teachers are cheap at any reasonable price.

SWANZEY.—GEORGE J. CUTTER, ALONZO A. WARE.

Of the eighteen different teachers employed, only one half belong to Swanzev, and we think that not more than three of our citizens are teaching school in other towns. This is not as it should be: we have the material for an abundant supply of first-class teachers. Good teachers are in demand, their services are needed, and the people have generally come to the conclusion that it is better to pay such liberally than to employ poor teachers at any price. We would not advise every scholar to become a teacher, but those whom nature has fitted for that occupation we would respectfully urge to prepare themselves, not merely for passable, but for thorough and accomplished, instructors. Such persons are not invited to a life of indolence and ease: they may be assured there is work ahead. The

faithful teacher spends more time and has more anxious thoughts in devising the best means and methods of interesting and benefiting those placed under his charge, than many of the pupils and parents, and those unacquainted with teaching, would believe the cares of a school would require. But there is compensation in this labor: it *pays*, in the truest sense of the word. It is an honorable, a noble employment, well worthy the attention and the aspirations of our young men and women, who desire to be useful, to benefit others, and at the same time to do a good thing for themselves.

Most of our teachers the past year have been fitted to grace their respective school-rooms, and none have disgraced them. We think all have endeavored to be faithful, and to do their best; but a more thorough preparation and larger experience have given some a decided advantage over others. If they have not always succeeded through their utmost ingenuity in awakening the desired interest in the school, in arousing the stupid and governing the unmanageable, they should not be condemned altogether for this partial failure.

It will be noticed that the number of scholars in town is greater than last year, while the average attendance is a little less. Comparing the enumeration as made by the selectmen in April, with the number on the school registers, it will be seen that nearly every boy and girl of suitable age has attended school during a part of one or more terms. But the many long marks drawn across the register, either at the beginning or the end of a term, indicate altogether too many prolonged absences. The reasons for this non-attendance are in many cases good, but in too many not such as the law would approve. The labor of the child is supposed to be needed, or some capricious whim furnishes the only excuse for the absence.

Our statutes say that "No child under sixteen years of age shall be employed in any manufacturing establishment, unless he has attended some public school, or private day school, where instruction was given by a teacher competent to instruct in the branches taught in common schools, at least twelve weeks during the year preceding." It may be necessary for the superintending school committee to appoint truant officers,

as they are authorized to do, to carry into effect this and other laws pertaining to the subject, and compel the attendance of those who should receive the benefit of our schools.

The parents in one family kept their children from school an entire term, for the alleged reason that the morals of the scholars were such that the corrupting influence on their children would overbalance the good they might receive. The teacher was young, and unable, as these parents supposed, to control the vicious elements under her charge. If in any district this state of things does exist, it is high time that the entire community understood the fact, and that determined efforts were put forth to purify and reform. The school-house should be a place of safety for our children; the profane and obscene word should not be heard about the premises, and all loose and immodest behavior should be rigidly frowned upon. The principles of pure morality should be inculcated by the teacher, and parents should *know* in regard to the conduct of their children, and untiringly labor with the teacher for the eradication of everything that is wrong and the nurture of whatever is right. We think this feature in regard to our common schools is too much overlooked: surely none can be of greater importance.

Cases of tardiness have been slightly fewer than last year, none being reported in No. 9, only two in No. 8, three in No. 6, four in No. 10, and eight in No. 2. This last district is the only one in town whose school-house has a bell attached to it. Since it was placed there, four years ago, it has been rung with great regularity to call the scholars in the morning, afternoon, and at recess; also to notify them of the exact moment of the time of dismissal. We think it has been a decided educator in the line of promptness; and we venture to predict, that, if the large and wealthy district No. 11 would place a similar article on its fine and commodious school-house, and manage it as well as this has been, cases of tardiness would not figure up ninety-three as they do this year.

TAMWORTH—FRANKLIN DAVIS.

The number of scholars in town is gradually decreasing, as is the population. Some of our school-districts are very small,

and a wise economy would suggest the uniting in some instances two districts in one, or in some way readjusting them, so that the number of scholars in each shall be more nearly equal, and that all may enjoy an equality of school privileges.

The practice of teaching Saturday, to make up lost time or to gain time in advance, is becoming too general. It is, at best, an expedient of doubtful utility, favoring the teacher more than the scholar. Five days is a legal school week. Saturday belongs to the children for recuperation and preparation for the Lord's day. In ordinary cases, this arrangement ought not to be disturbed. Whenever it is, it is usually at a loss to the school. The school is seldom fully represented on that day. It is a good rule to do everything in its time, and school-teaching should be no exception. Teachers should set a good example in this.

As a rule, those teachers who have the best faculty to keep their scholars busy and interested in the school-room, will have best success in their calling. There is room for the exercise of much invention and genius in doing it. Daniel Webster well said, "It is employment that makes men happy." And this is as true of children as of men. Unemployed, they are restless; but employment imparts pleasure, and the young scholar no longer regards the school-room as a prison, but it has attractions for him, and he is not willingly absent or tardy.

As I visit our schools from time to time, and look upon the children there industriously pursuing their studies under the direction of their respective teachers, I take them along in thought to the near future,—and some of them are employed as teachers in the schools of this and other towns; some in the academy or college; some managing the farm or laboring in the domestic circle; some filling clerkships or engaged in other business pursuits; some are found in the different professions, or holding offices of trust, stations requiring skill and learning, acting as judges, senators, and governors, or filling other influential and responsible places. What an influence such a prospective view ought to have on parents and committees, and all who have anything to do with our schools! Let them be brought up to a yet higher standard. There are strong motives impelling to this. We see them when we consider to what heights

the minds here in training are capable of rising. Even the most dull and unpromising among them, in their early school days, may develop, at length, latent powers that will astonish. Said the lamented late President,—“ I feel a profounder reverence for a boy than for a man. I never meet a ragged boy on the street without feeling that I owe him a bow ; for I know not what possibilities may be buttoned up under his shabby coat.”

Are we sufficiently impressed with the thought that possibilities that may excite the wonder of the world may be bound up in some of these minds, which at present, in their untutored state, promise little?

Let us devise liberal things for our schools, where such interests are concerned, and support them cheerfully and well. In so doing we shall bless the rising generation, and serve our country and our God.

UNITY.—JOSEPH M. PERKINS.

REMARKS.

It is somewhat questionable whether any considerable amount of school money can be judiciously expended in schools having so small a number of pupils as we find in several of our districts at the present time. In school-districts numbered 3, 5, 8, 11, and 12, the number of scholars attending any term of school during the past year was reported less than twelve. The law provides that in any district where the number of scholars to attend a term of school is less than twelve, at any legal meeting called for the purpose the district may, by vote, authorize the prudential committee to provide for the attendance of the pupils at the schools of adjoining districts, the selection of such districts to be approved by the school-committee of the town ; and said prudential committee, in such cases, may appropriate a sum not exceeding ten per cent. of the school money for the conveyance to and from school of pupils living more than one and one half miles distant from school, the remaining money to be divided among the adjoining districts in proportion to the number of scholars who attend each district.

It is of the highest importance that the youth of our town and of the country improve to the fullest extent the advantages they enjoy of acquiring an education ; and in the performance of my duties during the past year, I have witnessed with pleasure the laudable ambition manifested by pupils in different sections of the town. Without some knowledge of the sciences taught in our schools, even the most ordinary business transaction could not be properly performed, while the direct effect of all useful knowledge in furnishing discipline for the mind, and also in providing mental food to be considered and digested, lies at the very foundation of all true happiness. Knowledge is the chief distinguishing characteristic between man and the brute creation.

Along with instruction in the sciences, the plastic minds of our children should also receive a high degree of moral culture. Here, I conceive, a sacred duty devolves upon the parent so to direct the youthful mind committed to his charge, that it shall love and cherish those noble sentiments that constituted the crowning glory of the patriots of 1776.

It is a common thing, in these days, to hear that some particular man has bartered his elective franchise, has sold his vote. A hundred years ago no man could be elected to office by such means. The men of those days were incorruptible. The boys now in our schools will soon come to be the voters of our town. If the parent, then, would well and truly perform his duty in this matter, let him be certain not only that the instructions he shall give are fraught with wisdom, but also that his own conduct, the example of his own life, shall not direct the child to regard the idolized dollar as the highest earthly object of his ambition, but rather to esteem it as good in its place, while patriotism, honesty, integrity, and virtue are a thousand times more to be valued than paltry gold.

WAKEFIELD.—F. A. COPP.

INCREASE OF SCHOOL FUNDS.

The contributions for the support of schools in this town have increased from some \$600 to over \$2,000 per year, while the whole number of scholars has decreased from 370 to only about

300 at the present time. From the small sum of \$2 per scholar each year the appropriation has increased to nearly \$7, thus affording much longer terms of schools and better facilities for educational improvement. Thirty years ago but one district in town raised more than \$80 to be expended in the cause of letters, while several other districts failed to raise half of that amount. Now the smallest amount raised in any district is much more than the largest of any district at that time. Instead of but few weeks devoted as then to school purposes, most districts now furnish for half the year educational advantages to all its children and youth, while some furnish much more than this. Some districts that had only one short term of school now have instead two long terms, while others have three such terms. These are gratifying facts to the patrons of learning; and, if rightly considered and used, such inestimable advantages will never be fooled and frittered away, as I fear they too often are. Under the present dispensation of things, I think the youth of our town have about all the opportunity they need, or can use to advantage, in acquiring a useful education. If the standard of scholarship in our schools has not reached a higher point, intellectually considered, by longer schools, improved methods of teaching, and superior text-books, it is reached at an earlier age.

Your committee deem the annual amount of more than two thousand dollars no mean or meagre sum to be devoted to school purposes, and its proper expenditure a matter of no trifling import. The employment of a sum so much larger than formerly should be attended with proportionally increased effects productive of good results. It is necessary now that more than an elementary and superficial knowledge of a few studies only should be acquired. The whole area of intellectual development should be enlarged and elevated. Every agency tending to this result should be embraced and employed,—not only the engagement of teachers of higher intellectual attainments and better qualifications, but a better professional preparation for the practical duties of the school-room; the introduction of new and improved text-books, such as are adapted to the progressive spirit of the age, instead of the old, worm-eaten, dilapidated, and obsolete ones of a past generation. The

economy that begrudges the occasional substitution of new and fresh school-books for old and useless ones is ill-considered and destructive of its own interests. The class and character of the books in use in our schools I found far from satisfactory. In this respect my opinion seems to differ essentially from that expressed by my respected predecessor a year ago. Instead of thinking no change necessary, I consider the change of nearly every school-book in use at that time unconditionally required.

WALPOLE.—WM. BROWN.

LENGTH OF SCHOOLS.

By reference to the tables appended to this report, it will be seen that most of the smaller districts have had scarcely more than twenty weeks' schooling for the whole year, and some of them even less than this. This seems to be a very short time for the children to attend school in each year. And yet, with the scattered nature of our population, the question seems to be, Where shall we find a remedy?

If it were practicable to consolidate our districts so as to reduce the number of schools from seventeen to ten or twelve, this would be the most economical and satisfactory way of effecting the desired change. But on account of the great distances, this could hardly be done without producing evils greater than the ones we seek to remedy.

The present method of dividing the school-money raised by the town is perhaps as equitable as any that could be devised. If, then, we would increase the length of these smaller schools, the only practicable method would seem to be to increase the appropriation. I submit the propriety of such a change to the judgment of the town. In my opinion, it would be money well spent.

While the method of dividing the money into such small sums, to be expended upon so few scholars, is open to serious objection, there is no method of consolidation which, under present circumstances, seems practicable. Yet the children need to be educated. We cannot afford to let them grow up in

ignorance. Ignorance and its attendant evils are sure to bear fruit in vice and crime, which endanger the public peace and safety. I propose, therefore, an addition of \$500 to the appropriation of last year, making the sum of \$3,500.

WARNER.—S. DAVIS, F. M. COLBY.

Reading must be allowed to be one of the most important of school pursuits, yet in no other is so little instruction given by a large portion of our teachers. It is true that a large share of the time of schools is given to reading, but the proficiency attained by pupils is not at all commensurate therewith. Generally a lesson is given out to each class of such length that they cannot be expected to acquaint themselves with it before coming out to recite. Then each one is required to read the paragraph which happens to fall to him, only mispronunciation and omissions being corrected. In some cases, the members of the class are instructed to watch for these. Enunciation, rapidity of utterance, grammatical and rhetorical pauses, quantity and tone of voice, inflection, appropriate expression—all are more or less disregarded; not even has the scholar the benefit of an example from the lips of the teacher. Frequently no attempt is made to acquaint the pupil with the meaning of the language of the reading-lesson. In some cases, incorrect pronunciations are carelessly ignored, and even given by the teacher. In too few of our schools are there dictionaries. Scholars and teachers alike should pay more attention to lexicology and orthoepy.

Arithmetic engrosses a deal of effort in our schools, in fact, more than its relative importance requires. If clearly presented, it is the most attractive of studies to a majority of minds. A thorough knowledge of elementary principles and processes is needed in every pursuit of life, but beyond that most of the labor spent on arithmetic in our schools never becomes available in a common business life. A change of text-books in this branch, if wisely made, would doubtless be beneficial; yet far more depends on the teacher than upon text-books, in giving pupils a clear understanding of arithmetical principles.

Grammar, with the prevailing method of presentation, falls

far short of its professed object—the acquirement of the art of speaking and writing correctly. Analysis and parsing, the extent of grammatical instruction at present, may be essential steps to this acquirement; but they should not be taken for the art itself, which involves construction quite as much as analysis. The time will come when the correct use of language will be taught in our common schools, and when we shall have text-books convenient and suitable for the purpose: the spirit of the age demands it.

WEBSTER.—ELLEN K. ABBOTT, DANIEL G. HOLMES.

PRACTICAL ADVICE.

Our schools during the past year have been good, and better, but the *best possible* has not been attained. And the query arises, What are the means to this end? First, a good school-meeting. Let every voter in the district be present, and elect the best person for prudential school-committee. If there be but one suitable individual, choose him yearly,—one who is intelligently alive to the immediate wants of the school, and who is competent to judge if the teacher whom he may select will supply those needs. Love for the work, power to read human nature, good knowledge of text-books and their practical application, ability to awaken and direct dormant powers, discipline, enthusiasm, patience, perseverance, kindness, firmness, independence, insisting upon honor, truthfulness, honesty, and justice, are some of the requisite qualifications. Do not hesitate to pay a good workman a *good price*, for he will be worthy of his hire.

Let the committee be interested in the health of the children, taking care that the school-room has means for sufficient warmth and ventilation, and that it is well supplied with teachers' tools, viz., blackboards, erasers, crayons, clock, thermometer, globe, charts, dictionary, pail, dipper, broom, &c., which are just as essential to the school-room as are the modern and labor-saving implements to the farmer. This is an age of progress, and to plod on in the old ruts is not always wisdom. If there be complaint of lack of funds for these arti-

cles, let each tax-payer contribute a few cents, or employ some method to secure the necessary apparatus. The reward will be a hundred-fold in the increased interest and intelligence of his scholars.

After the term has commenced let the prudential committee, also every parent, if possible, resolve to fully sustain the teacher in whatever he attempts. Be very sparing of advice unsolicited, and *never censure* him in presence of your children—*never at all*, unless absolutely necessary. On the contrary, sanction his ideas and methods of action, even if they do not quite agree with your strict notions of propriety. It is just possible that some of the fathers and mothers are ignorantly indulging in a little practical sectarianism. Do not expect the teacher to create brains, or blame him if he does not at once, and fully, shake the cobwebs from the child's dull mind. Let the scholars realize that you are in full sympathy with the teacher, and discourage them from reporting and magnifying little faults at school as you would those at your own home. Allow the teacher to feel that he is appreciated, and it will be a powerful incentive to increased and continued well-doing on his part. Insist upon punctuality. Permit not even a half-day's absence, unless the demand is very imperative, for the links in education's chain must not be broken, would strength and efficiency be secured. Retain a good teacher as long as possible.

These suggestions followed will result in a school the value of which cannot be estimated in dollars and cents, where a healthy stimulus will be imparted to the physical, mental, and moral education of the child, developing each part of this triple whole in beautiful strength and symmetry, until he may have complete control of all his God-given powers. What can be more desirable than this for the sons and daughters of the present age? What will better enable them to fulfil life's mission, and to hear eventually, "Well done, good and faithful servant"? Then shall we not all—committee, parent, teacher, and pupil—work in harmony to elevate the standard of our schools in Webster?

WENTWORTH.—EDWARD G. TENNEY.

GOOD ADVICE.

Good order and thoroughness of instruction have prevailed in nearly all our schools—two vital elements in the school-room. I find a very marked improvement in the schools, as compared with those of last year. The prudential committees have been very successful in their selection of teachers, and the pupils have been more studious than they were last year. In those districts, where in former times there has been so much discord, unity has existed instead, which is much better for pupils, teachers, and all concerned. I would advise committees, so far as possible, to secure the teachers of the past year for the same schools the ensuing year, and pay them a salary high enough so they can afford to come back. Let no silly fancy, no trifling fault-finding, no lack of money, cause a change of teachers. Our people make a sad mistake in making a change of teachers every term or two. Pupils will make much greater advancement with those who are acquainted with them than with strangers, for the youthful mind needs to be cared for and educated by those who understand its powers, its motives, its tendencies, and its peculiarities. These cannot be known to a stranger. Never hire a teacher simply because you can get one cheap: such are often the most expensive in the end.

WHITEFIELD—THOMAS SPOONER, JR.

CERTIFICATES AND REGISTERS.

I have been troubled a good deal in the past year by the utter disregard, paid by some teachers and some prudential committees, of the laws relating to teachers' beginning their schools before receiving certificates, and of getting their pay before returning to me their registers. The laws relating to these matters are printed on each teacher's register, and ought to be known to each committee. When some committees have had to pay their teachers out of their own pockets once or twice, they will learn that the law means something.

WILMOT.—LUTHER M. KENESTON.

The value of our common schools none can deny; but the hap-hazard way in which they are conducted causes no small amount of confusion to the one who has them in charge, reflects discredit upon the schools themselves, and detracts much from their otherwise immeasurable usefulness.

For instance, your superintendent found himself one morning in the embarrassing position of standing before a school of entire strangers, taught by a teacher whose name even he knew not. Now this is not a good way of doing business, for what understanding of her capability or her adaptation to the school could he have? Again: a teacher, in defiance of law, sent in her register almost wholly unfilled, and before it arrived she had, as we suppose, received her wages and left the state. The law is very plain upon both of these points. First, it says that "no person shall be employed" as a teacher without a certificate of qualification. Gen. Laws, chap. 89, sec. 6. Then, again, "no teacher shall receive payment for his services until" a certificate for the return of his register is procured from the school-committee of the town "and delivered to the prudential committee." These laws seem sufficient, and if obeyed would prevent much annoyance, and give a far better tone to our common school system. Prudential committees should be careful that the superintendent be notified of the commencement and close of schools in due season.

A day's notice of the close of three or four schools, which will occur at the same time, is not sufficient. Your committee for this year was so tardily notified as to be obliged to examine nine schools in a single week.

SCHOOL-HOUSES.

This subject, though almost inseparably connected with school reports, is not yet exhausted, nor will it be until neat and comfortable buildings take the places of the cold, dreary, dismal shanties or jails in which some of our children are pent up during the pleasantest part of the year. No wonder so many children dislike the school-room; for, in many instances, it is a place to be loathed, despised, and disowned.

Perhaps no hindrance to good progress is more noticeable than an insufficient supply of blackboards. It is astonishing to note the great advantage which a school, under good drill at the board, possesses over one where such drill is lacking. If a child *sees* a thing but once, he will be more likely to remember it than if told it many times; and, besides, a whole class may be taught in the same time that would be occupied for one scholar, thus making a great saving of time. These, and other arguments that might be brought, cannot fail to convince the candid thinker that we cannot afford to do without a good supply of blackboards.

Some of our best school-houses are destitute of good recitation-seats, which are almost as indispensable to the orderly arrangement of classes as order is to the success of a school. Some of our largest scholars are obliged to sit in the class, in the presence of visitors, upon seats not too high for a child of four years—a performance from which a lady of culture may justly shrink.

WILTON.—J. S. LINCOLN, MRS. J. S. LINCOLN.

It is the glory of our common school system that its privileges are freely open to all classes of children of suitable age, without regard to distinctions that prevail and are heeded elsewhere. Here, no nationality, nor any religious sect nor political party, can exclude any other. This kind of school is broad as humanity, and it offers its educational aids to all who will come and use them. Natives and foreigners here should meet on terms of equality. Not nationality, but personal, moral, and intellectual qualifications for the office, should alone be considered in selecting a teacher.

The intermingling of native and foreign elements in this school is well fitted to illustrate the grand doctrine of human brotherhood, and help fit the young to become good neighbors and good citizens, in obedience to the golden rule.

While we would encourage a variety of innocent amusements, which may contribute to health and enjoyment, and which leave an increasing relish for close study, we must express our decided disapproval of card-playing at school.

Nothing that has the least approach to gambling, in any form, should be allowed a place in any system of education.

The habit of exact *truth-telling* should be encouraged in all our schools, and the opposite habit of lying be strongly rebuked and discouraged. Lying is the sin of sins,—often employed to conceal other forms of wrong. The Apostle Paul says, “The Cretians are always liars.” But, unfortunately, this mean vice was not confined to that ancient, foreign people. History in this respect repeats itself;—thus liars have not entirely disappeared from our schools. This sin breeds only mischief in our schools; it creates and spreads false and pernicious opinions among teachers and scholars, and in the districts where it prevails, and makes not a few bitter enemies who otherwise would be good friends.

From all that we can learn from reliable sources, the teachers in our schools have labored with commendable zeal to do their duty, and the scholars have quite generally improved their opportunities for acquiring useful knowledge, and the formation and culture of good habits. No serious difficulties have arisen between teachers and scholars, demanding our official adjustment. Gossip there may have been in all districts, more or less, as usual,—because “people will talk,” and claim the right to form and express opinions about a great variety of matters, whether they have any real form of truth on which to found them or not. So school matters need not expect to escape this prevalent custom. Still the friends of education need not be greatly alarmed, for, as has been well remarked, “Time, which blabs out all things, will blab out the truth by and by.”

So let us take courage, for under the perfect government of God,—the all-wise, powerful, and loving Father,—the *true* and the *right* are sure to win at last.

WINDHAM.—B. E. BLANCHARD.

In our common schools we must labor for the good of the whole. Nepotism, or favoritism of any kind, must be set aside. We must seek the good of the school; labor with and not against the teacher, if we would arrive at the best possible results. If there is a real or an imaginary wrong in school, seek

to rectify it with the teacher direct, in a pleasant, candid way, rather than through the scholar, or otherwise, in a fault-finding manner. The labor of teaching is tedious and difficult at best, even when we have the hearty concurrence of the parents and public generally. In order to have our schools prove a success, the children must come from quiet and orderly families, where the teachers' virtues are praised rather than their faults and shortcomings commented on. It is vastly easier to picture to ourselves a perfect teacher, than to step in and act the part ourselves.

READING.

Many thanks are due the teachers of the town the past year for the readiness with which they have seconded the efforts of your committee in regard to this much neglected branch of study. We *must* have good readers if we ever attain to a high standard of scholarship. Children do not at first comprehend the importance or understand the method of arriving at proficiency in reading, but will soon learn to appreciate the efforts put forth in their behalf.

SPELLING

has by no means been neglected the past year. In some schools the practice of writing the exercises has been attended with very good results; especially has it been evident where blank-books have been used, thereby preserving the daily lessons of the term, which stimulates the pupil to correct efforts.

STATISTICAL TABLES.

STATISTICS.

The returns from school committees are grouped under the following heads :

1. Districts and schools.
2. School-houses.
3. Scholars.
4. Teachers.
5. Revenues.
6. Expenses.

TABLE

BELKNAP

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alton.....	20	21	2	.....	13	3	15.69
2	Barnstead.....	15	15	.....	.....	8	2	18.33
3	Belmont.....	12	13	2	.....	8	4	16.5
4	Centre Harbor.....	5	6	.....	.....	1	1	13.3
5	Gilford.....	13	17	5	.....	7	.....	19.17
6	Gilmanton.....	17	29	.....	.....	6	2	12
7	Laconia.....	3	12	9	1	.....	.....	29
8	Meredith.....	13	17	3	1	5	3	18.5
9	New Hampton.....	12	14	.....	.....	4	1	9
10	Sanbornton.....	14	14	.....	.....	3	1	17.14
11	Tilton.....	3	5	.....	.....	2	.....	21.02
	Total.....	127	163	21	2	57	17	17.24

No. I.

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	19	.....	1	21	\$10,300.00	\$125.00
2	15	3	.....	8	5,000.00	47.00
3	12	1	.....	.....	5,000.00	.....
4	7	1	.....	1	3,500.00	1.25
5	15	2	.....	17	6,000.00	60.00
6	18	3	.....	5	4,500.00	100.00
7	6	.....	.....	12	25,000.00	300.00
8	15	4	.....	17	12,800.00	150.00
9	12	.....	.....	4	3,500.00	100.00
10	14	.....	1	14	9,000.00	60.00
11	5	.....	.....	2	1,850.00	20.00
	138	4	2	101	\$86,450.00	\$963.25

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Alton.....	137	107	197	139	23	271	42	253.05	62	4
2	Barnstead.....	120	95	156	105	13	221	27	197	51	11
3	Belmont.....	74	69	79	88	10	130	27	149.5	6	6
4	Centre Harbor..	.....	.....	70	58	5	115	8	98	1	5
5	Gilford.....	224	193	243	160	25	355	23	348	50	55
6	Gilmanton .....	.....	.....	163	136	23	259	17	283	15	13
7	Laconia.....	.....	.....	264	266	34	461	35	376.8	80	60
8	Meredith.....	156	165	178	177	34	279	42	280	30	33
9	New Hampton...	.....	.....	100	80	9	154	17	139	11	.....
10	Sanbornton.....	101	88	135	120	11	216	28	201	21	4
11	Tilton.....	60	80	96	76	9	162	1	145	.....	25
	Total.....	812	797	1681	1405	196	2623	267	2470.35	327	216

COUNTY.

TEACHERS.							
	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	2	\$29.33	23	\$21.20	4	8	5
2	5	24.40	18	15.38	5	5	2
3	3	22.80	15	18.85	3	5	2
4	.....	.....	5	21.66	.....	1	1
5	1	60.00	21	26.45	3	8	7
6	2	26.00	22	15.22	7	2	2
7	1	40.00	14	36.14	1	11	4
8	3	33.33	18	22.14	4	13	3
9	2	25.00	10	18.00	3	4	.....
10	3	24.00	15	21.14	2	9	.....
11	1	27.60	6	20.65	.....	2	.....
	23	\$31.24	167	\$21.53	32	68	26

REVENUE.

	TOWNS.	Amount raised by town tax for sup- port of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alton.....	\$1,690.00	\$566.27	\$136.53	.....	\$121.39	\$23.75	\$2,537.94
2	Barnstead	1,322.07	.....	115.24	\$58 00	.....	.....	1,495.31
3	Belmont.....	1,004.41	.....	83.85	.....	.....	20.00	1,108.26
4	Centre Harbor	386.00	.....	33.11	.....	.....	30.00	449.11
5	Gilford.....	2,581.35	143.40	165.39	33.36	100.00	66.86	3,090.36
6	Gilmanton....	1,135.76	.....	124.70	.....	.....	.....	1,260.46
7	Laconia.....	3,451.00	.....	185.74	.....	96.00	10 31	3,743.05
8	Meredith.....	1,689.50	10.38	151.36	.....	.....	58.10	1,909.34
9	New Hampton	737.00	58.00	79.12	18.50	.....	24.00	916.62
10	Sanbornton...	1,201.00	200.00	116.96	155.43	.....	41.00	1,714.39
11	Tilton.....	1,071.00	78.75	42.57	94.99	91.58	.....	1,378.89
	Total.....	\$16,269.09	\$1,056.80	\$1,234.57	\$360.28	\$408.97	\$274.02	\$19,603.73

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$600.00	.....	\$166.27	\$42.36	\$1,803.62	\$2,712.25	\$5.49
2	100.00	.....	1,078.38	1,218.38	4.14
3	100.00	904.41	1,054.41	6.31
4	12.00	60.00	456.00	553.00	4.03
5	\$20.00	143.40	209.19	2,583.12	3,024.83	6.98
6	58.00	.....	1,150.46	1,283.46	4.35
7	474.39	3,524.50	4,023.89	7.75
8	31.97	94.50	1,887.10	2,098.57	5.91
9	58.00	32.00	672.00	822.00	4.24
10	260.00	125.39	1,254.00	1,714.39	6.68
11	8.75	30.08	624.80	698.63	3.80
	\$600.00	\$20.00	\$838.39	\$1,167.91	\$15,938.39	\$19,203.81	\$5.42

* Salaries of school committees included.

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Albany	9	9	.....	.....	4	2	9.5
2	Bartlett.....	6	6	.....	.....	1	.....	19.09
3	Brookfield.....	5	8	.....	.....	.....	5	9
4	Chatham	7	7	.....	.....	4	1	18
5	Conway.....	16	17	1	1	3	1	15
6	Eaton.....	7	7	.....	.....	3	1	16.42
7	Effingham	10	10	.....	.....	3	.....	15.8
8	Freedom	9	13	.....	.....	3	.....	10.15
9	Hart's Location.....	2	2	.....	.....	.....	2	8
10	Jackson.....	6	10	.....	.....	2	.....	10
11	Madison	9	16	.....	.....	2	1	7
12	Moultonborough.....	12	12	.....	.....	3	.....	18
13	Ossipee	18	19	.....	.....	4	1	17.42
14	Sandwich.....	20	20	.....	.....	12	3	12.5
15	Tamworth.....	16	16	.....	.....	3	2	13.6
16	Tuftonborough.....	11	18	.....	.....	7	5	7.72
17	Wakefield.....	12	12	.....	1	2	1	9.5
18	Wolfeborough.....	13	18	5	1	1	2	24.00
	Total.....	188	220	6	3	57	27	13.37

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	7	.....	.....	5	\$800.00	\$50.00
2	6	2	.....	3	3,100.00	30.00
3	5	.....	.....	.....	1,200.00	.....
4	6	2	1	.....	2,500.00	15.00
5	16	2	1	16	10,200.00	150.00
6	7	2	.....	.....	1,500.00	25.00
7	10	.....	.....	.....	3,000.00	25.00
8	8	1	.....	2	4,000.00	75.00
9	.....	.....	.....	.....	.....	.....
10	5	.....	1	3	3,500.00	45.00
11	9	3	.....	.....	2,500.00	50.00
12	14	.....	.....	12	4,500.00	60.00
13	19	7	.....	6	4,650.00	160.00
14	20	.....	.....	2	2,500.00	30.00
15	18	2	.....	.....	3,500.00	50.00
16	11	.....	.....	10	3,500.00	60.00
17	12	2	.....	7	5,000.00	100.00
18	13	1	.....	11	4,435.00	245.00
	186	24	3	77	\$60,385.00	\$1,095.00

CARROLL

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Albany.....	38	51	38	37	7	62	6	50	.....	.....
2	Bartlett.....	.....	.....	82	82	8	151	5	114.56	4	12
3	Brookfield.....	.....	.....	49	38	....	82	5	74	8	.....
4	Chatham .....	.....	.....	58	50	15	85	8	90	8	6
5	Conway.....	.....	.....	169	231	18	331	51	316	16	34
6	Eaton.....	.....	.....	65	56	6	103	12	85.2	5	.....
7	Effingham.....	85	70	100	87	10	170	7	166	15	5
8	Freedom.....	.....	.....	81	70	21	107	23	117.4	.....	4
9	Hart's Location..	.....	.....	2	4	....	.....	6	6	.....	2
10	Jackson.....	46	66	61	51	6	101	5	94	6	.....
11	Madison.....	60	45	92	61	6	141	6	128	9	1
12	Moultonborough..	.....	.....	135	118	21	196	36	187	22	6
13	Ossipee.....	.....	.....	257	183	36	359	45	300.5	41	13
14	Sandwich	131	144	160	168	28	264	36	244	16	10
15	Tamworth.....	115	107	137	135	21	219	32	226	13	12
16	Tuftonborough...	.....	.....	67	77	9	119	16	128	5	25
17	Wakefield.....	70	90	139	164	23	270	10	214.3	58	10
18	Wolfeborough....	191	213	245	235	38	394	48	356	61	10
	Total.....	736	786	1,937	1,847	273	3,154	357	2,936.96	287	150

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$22.00	5	\$16.00	2	1	.....
2	3	22.00	7	17.60	1	2	2
3	2	25.00	5	20.00	1	.....	1
4	1	25.00	10	12.00	1	2	.....
5	4	18.00	21	15.00	2	8	4
6	2	24.90	8	16.78	2	2	1
7	6	24.47	8	20.05	2	3	3
8	8	22.00	5	17.78	2	2	1
9	.....	.....	2	3.00	.....	2	.....
10	1	20.00	8	19.80	1	2	1
11	.....	.....	12	16.74	1	3	.....
12	5	24.00	16	19.28	2	3	4
13	8	24.37	20	20.39	3	6	2
14	6	23.17	20	17.80	3	12	4
15	2	26.33	16	16.90	3	2	2
16	4	26.25	10	20.83	6	2	.....
17	3	40.00	15	24.83	6	9	1
18	6	38.00	21	20.29	3	3	2
	63	\$25.34	209	\$17.50	41	64	28

REVENUE.							
TOWNS.	Amount raised by town-tax for support of schools.	Amount raised by district-tax for schools.	Literary Fund.	Local funds and dog-tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Albany.....	\$258.08	.....	\$42.57	\$76.00	.....	.....	\$876.65
2 Bartlett.....	507.50	\$600.00	81.70	71.00	.....	.....	1,260.20
3 Brookfield.....	350.00	.....	37.37	50.00	.....	.....	437.37
4 Chatham.....	500.00	158.00	51.00	.....	.....	\$80.00	789.00
5 Conway.....	1,263.50	500.00	154.66	.....	.....	.....	1,918.16
6 Eaton.....	449.59	.....	66.22	34.00	.....	.....	549.81
7 Effingham.....	904.14	18.90	77.40	.....	.....	.....	1,000.44
8 Freedom.....	548.00	100.00	82.14	40.22	.....	80.00	850.36
9 Hart's Locat'n.	50.00	.....	2.00	.....	.....	25.00	77.00
10 Jackson.....	100.00	.....	55.47	283.32	.....	30.00	468.79
11 Madison.....	393.94	.....	60.68	.....	.....	33.00	487.62
12 Moultonboro'..	1,000.00	.....	223.21	102.00	.....	75.00	1,400.21
13 Ossipee.....	1,650.00	.....	146.15	.....	.....	.....	1,796.15
14 Sandwich.....	1,133.12	97.00	127.28	209.92	.....	67.00	1,634.32
15 Tamworth.....	850.28	.....	122.12	.....	.....	42.00	1,014.40
16 Tuftonborough	630.00	195.00	63.27	59.51	.....	68.25	1,016.03
17 Wakefield.....	1,182.97	.....	135.88	44.75	\$742.15	20.00	2,125.75
18 Wolfeborough.	4,190.48	1,014.00	1,067.98	258.00	43.52	380.00	6,953.98
Total.....	\$15,961.60	\$2,682.90	\$2,597.10	\$1,228.72	\$785.67	\$900.25	\$24,156.24

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.*	Average cost of salaries and miscellaneous expenses per scholar.
1	.....	.....	\$25.00	.....	\$243.00	\$288.00	\$3.40
2	.....	\$600.00	.....	.....	659.00	1,284.00	4.00
3	.....	.....	.....	.....	437.37	447.37	5.03
4	.....	.....	158.00	\$40.00	435.00	641.00	4.30
5	\$2,492.00	.....	318.00	.....	.....	.....	.....
6	.....	.....	.....	48.21	510.47	580.68	4.61
7	.....	.....	48.75	201.00	831.15	1,125.90	5.52
8	.....	.....	100.00	70.00	680.36	875.36	4.96
9	.....	.....	.....	.....	50.00	50.00	8.33
10	800.00	.....	120.00	30.00	390.00	1,350.00	4.00
11	.....	.....	57.56	.....	469.84	549.40	3.07
12	.....	.....	60.00	122.00	1,142.00	1,393.00	4.99
13	.....	.....	.....	30.88	1,765.27	1,913.65	4.82
14	.....	.....	97.00	71.35	1,396.59	1,601.44	4.44
15	.....	1.70	10.00	4.37	1,024.95	1,092.02	3.78
16	200.00	.....	.....	4.00	413.78	661.16	2.89
17	.....	.....	52.47	151.53	1,901.75	2,150.75	6.78
18	.....	.....	287.50	178.77	3,454.51	3,980.78	7.57
	\$3,492.00	\$601.70	\$1,334.28	\$952.11	\$15,805.04	\$19,984.51	\$4.85

*Salaries of school committees included.

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alstead	13	14	2	.....	7	3	21.85
2	Chesterfield	13	14	.....	.....	7	3	20.86
3	Dublin	6	6	.....	.....	3	2	19.28
4	Fitzwilliam.....	11	13	1	.....	1	1	21
5	Gilsum.....	7	7	.....	.....	.....	2	18.96
6	Harrisville	5	6	2	.....	1	1	19.9
7	Hinsdale	8	11	5	1	2	1	28.27
8	Jaffrey	12	13	2	1	6	2	19.11
9	Keene.....	11	31	21	1	6	3	32.5
10	Marlborough.....	8	10	1	.....	3	2	21.3
11	Marlow	7	8	2	.....	3	1	18.45
12	Nelson.....	6	6	.....	.....	2	2	19
13	Richmond.....	12	11	.....	.....	4	3	15.89
14	Rindge	9	10	.....	1	5	1	21.2
15	Roxbury.....	3	3	.....	.....	1	1	17
16	Stoddard.....	7	12	.....	.....	3	.....	12.4
17	Sullivan.....	5	5	.....	.....	5	.....	18.3
18	Surry.....	4	4	.....	.....	2	.....	21.45
19	Swanzey.....	11	12	2	.....	1	.....	23.32
20	Troy.....	4	6	3	.....	1	.....	22
21	Walpole.....	14	17	5	1	7	2	23.79
22	Westmoreland.....	12	12	.....	.....	6	2	24.4
23	Winchester	17	22	8	1	3	3	24
	Total.....	205	253	54	6	79	35	21.05

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	13	3	.....	13	\$3,800.00	\$110.00
2	14	.....	.....	14	6,500.00	70.00
3	6	1	.....	6	3,500.00	75.00
4	11	.....	.....	12	8,200.00	350.00
5	7	1	.....	3	1,400.00	50.00
6	5	.....	.....	5	4,500.00	25.00
7	8	4	.....	8	15,500.00	150.00
8	12	1	.....	12	8,000.00	130.00
9	20	.....	1	18	87,500.00	1,100.00
10	8	.....	.....	6	8,750.00	95.00
11	7	2	.....	5	2,700.00	75.00
12	6	.....	.....	6	1,000.00	50.00
13	13	3	.....	8	2,550.00	50.00
14	10	.....	.....	6	8,000.00	100.00
15	3	.....	.....	1	100.00	10.00
16	7	2	.....	2	1,200.00	25.00
17	5	.....	.....	5	3,000.00	90.00
18	4	.....	.....	4	1,600.00	45.00
19	11	.....	.....	11	13,500.00	130.00
20	6	1	.....	6	3,500.00	75.00
21	15	2	.....	15	12,165.00	250.00
22	12	.....	.....	12	3,000.00	100.00
23	20	6	1	22	23,831.95	221.00
	223	26	2	200	\$223,796.95	\$3,376.00

CHESHIRE

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Alstead.....	101	69	122	88	13	174	23	156.49	5	2
2	Chesterfield.....	108	96	110	98	14	175	19	165.06	13	6
3	Dublin.....	27	25	34	36	2	53	15	52	10	8
4	Fitzwilliam.....	92	101	138	118	14	227	15	216	24	7
5	Gilsum.....	53	54	66	78	19	110	15	102.48	26	2
6	Harrisville.....	93	73	115	75	13	154	23	129	23	13
7	Hinsdale.....	.....	.....	201	227	22	369	27	294.5	45	11
8	Jaffrey.....	103	88	136	122	18	227	13	186	41	18
9	Keene.....	.....	.....	605	553	134	912	112	754	139	13
10	Marlborough....	154	117	185	130	27	271	17	193.88	18	10
11	Marlow.....	.....	.....	56	51	7	100	...	100	7	2
12	Nelson.....	36	44	48	44	6	80	6	75.22	4	.....
13	Richmond.....	62	62	76	73	13	120	16	120.6	5	7
14	Rindge.....	62	53	99	83	9	158	15	130	23	.....
15	Roxbury.....	11	11	17	18	4	23	8	25.7	3	2
16	Stoddard.....	55	67	69	67	14	115	7	102.7	1	3
17	Sullivan.....	40	32	41	39	7	67	6	66	10	6
18	Surry.....	.....	.....	44	35	5	67	7	57.3	14	.....
19	Swanzy.....	151	143	196	185	38	308	35	257.68	40	10
20	Troy.....	62	73	94	99	16	154	23	107	20	6
21	Walpole.....	.....	.....	230	169	33	332	34	247.78	16	50
22	Westmoreland...	.....	.....	107	81	12	156	20	144.29	42	7
23	Winchester.....	.....	.....	325	294	58	519	42	442	185	14
Total.....		1210	1108	3114	2763	498	4870	498	4125.68	714	197

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$35.00	21	\$20.00	8	6	1
2	5	24.36	15	18.63	2	9	1
3	.....	.....	10	24.75	4	2	.....
4	4	40.00	15	23.80	3	7	5
5	1	28.00	11	24.04	.....	4	.....
6	1	34.00	9	28.53	2	3	2
7	1	111.11	16	24.88	2	7	3
8	2	43.00	15	23.95	2	8	1
9	2	83.33	34	53.73	3	31	1
10	2	39.00	13	24.54	5	4	.....
11	.....	.....	11	17.90	3	5	.....
12	1	25.00	8	24.90	2	4	2
13	.....	.....	14	18.04	4	4	2
14	2	52.10	11	21.30	4	6	.....
15	1	30.00	3	20.33	1	1	.....
16	.....	.....	10	18.68	4	2	6
17	.....	.....	8	23.50	1	2	3
18	.....	.....	5	22.20	.....	3	2
19	2	43.00	16	25.80	.....	9	2
20	.....	.....	7	30.50	.....	5	2
21	5	39.60	19	24.23	5	9	1
22	5	27.60	17	22.03	4	6	3
23	3	50.00	25	22.00	5	14	.....
	39	\$44.07	313	\$24.32	59	151	37

CHESHIRE

REVENUE.							
TOWNS.	Amount raised by town-tax for support of schools.	Amount raised by district-tax for schools.	Literary Fund.	Local funds and dog-tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Alstead	\$1,800.00	\$223.00	\$98.47	.....	.....	\$4.80	\$2,126.27
2 Chesterfield ...	1,839.15	27.40	105.78	\$79.00	.....	36.00	2,087.33
3 Dublin	330.00	100.00	30.53	640.00	.....	75.85	1,176.38
4 Fitzwilliam....	1,800.00	88.65	102.86	69.00	.....	.....	2,060.51
5 Gilsum.....	800.00	.....	49.95	.....	.....	5.00	854.95
6 Harrisville	800.00	.....	57.18	60.08	.....	.....	917.26
7 Hinsdale.....	2,130.00	3,006.31	126.17	29.00	.....	5.00	5,296.48
8 Jaffrey	1,634.50	.....	269.97	.....	.....	.....	1,904.47
9 Keene.....	14,493.12	2,828.47	407.37	250.00	.....	.....	17,978.96
10 Marlborough..	1,120.00	300.00	108.36	108.05	\$66.95	13.00	1,716.36
11 Marlow.....	861.00	.....	45.14	109.15	.....	25.00	1,040.29
12 Nelson.....	700.00	15.00	74.00	.....	.....	.....	789.00
13 Richmond.....	832.00	75.00	52.54	.....	.....	65.60	1,025.14
14 Rindge	1,800.00	.....	53.65	.....	.....	.....	1,853.65
15 Roxbury.....	250.00	.....	13.33	26.00	.....	.....	289.33
16 Stoddard	444.94	.....	58.48	.....	.....	.....	503.42
17 Sullivan.....	500.00	.....	39.13	.....	.....	.....	539.13
18 Surry.....	478.50	.....	24.42	15.00	.....	.....	517.92
19 Swanzey	2,000.00	1,013.17	156.53	61.51	.....	6.00	3,237.21
20 Troy.....	1,075.00	.....	81.70	24.00	10.00	.....	1,190.70
21 Walpole.....	3,000.00	1,027.44	156.51	.....	.....	2.50	4,186.45
22 Westmoreland.	1,543.50	235.00	86.21	166.36	.....	70.00	2,101.07
23 Winchester	4,000.00	1,130.00	252.84	108.00	.....	94.68	5,585.52
Total	\$44,231.71	\$10,069.44	\$2,451.12	\$1,745.15	\$76.95	\$403.43	\$58,977.80

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	.....	.....	\$223.00	\$166.84	\$1,617.30	\$2,061.14	\$8.50
2	\$160.00	\$262.71	42.47	104.65	1,464.39	2,074.22	7.54
3	.....	.88	.....	177.48	877.90	1,089.26	15.00
4	.....	.....	148.65	252.00	1,600.00	2,082.97	7.23
5	.....	.....	.....	20.00	854.06	899.06	6.07
6	.....	.....	26.76	67.44	874.15	1,001.35	4.95
7	.....	1,698.31	1,308.00	95.08	2,007.65	5,205.04	5.43
8	.....	.....	.....	140.52	1,763.95	1,954.47	7.38
9	1,900.00	.....	1,417.50	1,845.98	10,711.45	16,049.93	10.85
10	.....	.....	18.00	187.66	1,523.45	1,803.11	5.43
11	.....	.....	.....	12.68	660.51	693.19	6.30
12	.....	.....	.....	15.78	749.00	794.78	8.31
13	59.20	8.00	.....	9.09	790.77	918.51	5.37
14	.....	.....	.....	.....	1,749.00	1,800.00	7.89
15	.....	.....	.....	17.53	275.50	301.03	8.25
16	.....	.....	.....	21.50	448.20	502.70	3.69
17	.....	.....	65.00	39.77	543.75	672.52	7.30
18	.....	.....	.....	26.37	478.00	516.37	6.23
19	.....	126.69	17.76	102.35	1,976.71	2,273.51	7.95
20	.....	.....	.....	90.00	1,061.60	1,192.63	5.96
21	.....	305.94	150.00	81.66	2,937.80	3,590.40	7.57
22	.....	.....	179.60	19.83	1,644.30	1,898.73	8.85
23	400.00	740.70	8.72	462.95	3,633.05	5,343.42	6.62
	\$2,519.20	\$3,143.23	\$3,605.46	\$3,957.16	\$40,242.49	\$54,718.34	\$7.33

*Salaries of school committees included.

SCHOOLS.								
	TOWNS.	Legally organized school districts.	Different public schools.	Graded schools.	District and town high-schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Berlin.....	6	8	.....	1	.....	1	16.62
2	Carroll.....	5	4	.....	.....	.....	1	14.3
3	Clarksville.....	4	4	.....	.....	.....	.....	12.5
4	Colebrook.....	12	30	.....	.....	2	1	21.9
5	Columbia.....	10	10	.....	.....	2	2	17.7
6	Dalton.....	7	8	.....	.....	4	1	14.6
7	Dummer.....	7	7	.....	.....	1	3	14.43
8	Errol.....	4	4	.....	.....	3	1	17.75
9	Gorham.....	3	5	3	.....	.....	.....	31
10	Jefferson.....	9	8	.....	.....	1	.....	15.38
11	Lancaster.....	13	16	3	1	2	1	19.6
12	Milan.....	10	10	.....	.....	4	1	16.7
13	Northumberland...	10	11	1	.....	1	1	15.73
14	Pittsburg.....	9	9	.....	.....	4	2	15.5
15	Randolph.....	3	3	.....	1	2	.....	25.70
16	Shelburne.....	5	5	.....	.....	.....	1	15.75
17	Stark.....	8	8	.....	.....	3	1	17.8
18	Stewartstown	12	12	.....	.....	2	1	9
19	Stratford.....	10	10	.....	.....	4	.....	20.2
20	Whitefield.....	9	12	4	1	1	1	18.53
21	Wentworth s Loc'n	1	1	.....	.....	.....	.....	21
	Total.....	157	185	11	4	36	19	17.69

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school building, furniture, and sites.	Estimated value of apparatus.
1	5	3	1	.....	\$4,500.00	\$25.00
2	4	1	1	.....	1,500.00	5.00
3	4	.....	.....	.....	1,200.00	8.00
4	13	.....	.....	5	6,000.00	50.00
5	10	.....	.....	2	1,500.00	5.00
6	8	7	.....	.....	1,000.00	7.00
7	4	1	.....	.....	1,200.00	10.00
8	3	1	.....	.....	650.00	.....
9	3	.....	.....	3	4,500.00	85.00
10	8	.....	1	.....	2,200.00	5.00
11	13	2	.....	9	2,400.00	150.00
12	10	4	.....	3	2,200.00	25.00
13	9	.....	.....	5	4,000.00	50.00
14	5	.....	.....	1	500.00	5.00
15	3	2	.....	.....	800.00	6.00
16	5	1	.....	1	1,200.00	10.00
17	8	1	.....	3	3,000.00	50.00
18	9	.....	1	.....	1,025.00	25.00
19	9	1	.....	9	2,800.00	60.00
20	9	2	.....	4	7,350.00	75.00
21	1	.....	.....	.....	500.00	5.00
	143	26	4	45	\$50,025.00	\$661.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen year.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Berlin.....	191	176	122	115	8	223	6	174	19	12
2	Carroll.....	42	53	64	67	11	108	12	81.1	20	15
3	Clarksville.....	.....	.....	38	27	6	52	7	45	2	8
4	Colebrook.....	.....	.....	198	192	24	340	26	273	17	21
5	Columbia.....	59	49	77	66	3	125	15	116	14	12
6	Dalton.....	60	58	70	62	14	110	8	99.5	.....	15
7	Dummer.....	.....	.....	62	51	6	95	12	77	6	9
8	Errol.....	.....	.....	20	21	5	29	7	30	.....	5
9	Gorham.....	98	82	130	112	28	196	18	171	40	.....
10	Jefferson.....	118	125	117	123	28	184	28	151.5	15	20
11	Lancaster.....	.....	.....	266	204	26	409	35	330.5	23	.....
12	Milan.....	115	110	135	118	16	219	18	197	10	2
13	Northumberland.....	.....	.....	137	147	6	266	12	147	5	.....
14	Pittsburg.....	61	71	59	61	6	112	2	91.5	2	10
15	Randolph.....	19	18	29	23	4	46	2	45	.....	2
16	Shelburne.....	41	18	35	18	2	47	4	45	5	.....
17	Stark.....	72	62	89	86	17	153	5	126	20	9
18	Stewartstown...	83	98	98	108	40	116	50	143	35	8
19	Stratford.....	.....	.....	114	121	19	200	16	180	15	5
20	Whitefield.....	.....	.....	185	196	27	288	66	229	48	26
21	Wentw'th's L'u	4	8	10	14	1	22	1	17	.....	1
Total.....		963	928	2,055	1,932	297	3,340	350	2,769	296	180

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	3	\$34.00	9	\$22.50	2	3	6
2	.....	.....	6	24.66	1	2	.....
3	.....	.....	6	16.00	1	1	1
4	2	37.00	20	21.35	.....	6	1
5	.....	.....	17	19.33	2	3	1
6	.....	.....	10	17.50	3	1	.....
7	1	30.22	8	19.53	2	3	1
8	.....	.....	7	18.50	1	.....	.....
9	1	64.00	6	24.00	.....	3	1
10	1	30.00	11	21.54	3	2	.....
11	3	30.00	21	21.00	3	10	3
12	1	34.00	16	26.66	2	1	2
13	1	40.00	15	19.00	.....	3	2
14	.....	.....	12	17.50	4	4	.....
15	.....	.....	3	25.67	.....	2	.....
16	2	35.00	7	20.00	2	1	.....
17	.....	.....	13	21.12	1	4	3
18	4	27.31	19	13.92	5	2	.....
19	1	33.00	15	22.75	4	4	2
20	4	34.50	18	20.88	4	7	.....
21	.....	.....	2	17.25	.....	.....	.....
	24	\$35.75	241	\$20.50	40	62	23

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Berlin	\$1,050.00	.....	\$75.68	.....	.....	\$30.00	\$1,155.68
2	Carroll.....	541.73	\$100.00	38.11	\$25.00	.....	.....	704.84
3	Clarks ville.....	237.50	.....	37.50	9.37	.....	9.00	293.37
4	Colebrook.....	1,158.50	.....	162.76	521.67	.....	120.00	1,962.93
5	Columbia.....	830.26	27.50	59.86	.....	.....	228.00	1,145.62
6	Dalton.....	338.00	.....	51.17	.....	.....	185.50	574.67
7	Dummer.....	500.00	166.42	52.46	29.67	\$9.20	.....	757.75
8	Errol.....	200.00	.....	.....	26.00	.....	62.00	288.00
9	Gorham.....	1,000.00	.....	396.62	.....	.....	.....	1,396.62
10	Jefferson.....	474.00	.....	144.34	.....	.....	145.00	763.34
11	Lancaster.....	2,277.12	800.00	182.75	.....	123.72	400.00	3,783.59
12	Milan.....	1,000.00	.....	86.00	.....	.....	10.00	1,096.00
13	Northumberland	680.00	.....	112.66	12.00	14.00	120.00	938.66
14	Pittsburg.....	500.00	50.00	33.34	95.55	.....	.....	678.89
15	Randolph.....	375.00	18.00	19.35	.....	.....	.....	412.35
16	Shelburne.....	335.40	.....	20.00	30.00	.....	15.00	400.40
17	Stark.....	567.50	.....	79.98	50.92	112.90	12.20	823.50
18	Stewartstown...	935.53	97.20	90.58	.....	.....	.....	1,123.31
19	Stratford.....	917.00	150.00	101.48	12.00	91.61	200.00	1,472.09
20	Whitefield.....	1,200.00	.....	119.51	17.16	151.75	124.00	1,612.42
21	Wentworth's L'n	100.00	.....	.....	.....	.....	.....	100.00
	Total	\$15,217.54	\$1,409.12	\$1,864.15	\$829.34	\$503.18	\$1,660.70	\$21,484.03

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$2,300.00		\$840.00	\$185.00	\$940.00	\$4,277.00	\$4.78
2			2.00	237.84	434.50	686.84	5.13
3			37.50	101.50	192.00	343.00	4.50
4	75.00		25.00	9.75	1,877.00	2,031.75	4.84
5					723.00	763.00	5.33
6			12.00	5.17	529.00	574.67	4.23
7		\$166.42		94.74	519.80	803.96	5.44
8					193.35	201.10	5.60
9				168.62	1,228.00	1,421.62	5.78
10				46.68	554.29	635.97	2.50
11		350.00	200.00		2,870.00	3,516.00	6.39
12			10.00	60.00	926.00	1,044.00	3.50
13				80.00	856.25	936.25	3.29
14			50.00		595.00	655.00	5.23
15			18.00	6.50	359.00	389.50	7.03
16					250.00	256.00	4.72
17				11.63	754.90	796.53	4.38
18	97.20				901.56	1,047.76	4.38
19				100.00	1,169.60	1,299.60	5.53
20		981.46		95.00	1,321.78	2,439.74	3.72
21			5.00	37.00	63.00	108.00	4.17
	\$2,472.20	\$1,497.88	\$1,199.50	\$1,239.48	\$17,258.03	\$24,227.29	\$4.69

* Salaries of school committees included.

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high-schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alexandria.....	14	14	.....	.....	9	.....	16.7
2	Ashland.....	5	8	4	1	3	.....	25.5
3	Bath.....	12	12	.....	.....	5	2	22.71
4	Benton.....	6	11	.....	.....	4	4	8.63
5	Bethlehem.....	10	11	1	.....	2	1	19.68
6	Bridgewater.....	8	9	.....	.....	3	3	12.77
7	Bristol.....	9	11	4	1	6	2	12.1
8	Campton.....	13	14	.....	.....	4	2	18.37
9	Canaan.....	21	21	1	.....	3	1	13
10	Dorchester.....	8	10	.....	.....	3	1	13.3
11	Easton.....	3	3	.....	.....	2	.....	19.2
12	Ellsworth.....	2	2	.....	.....	.....	.....	6.75
13	Enfield.....	16	18	1	.....	2	3	21
14	Franconia.....	5	5	.....	.....	2	.....	23.6
15	Grafton.....	11	10	.....	.....	4	2	17.29
16	Groton.....	9	6	.....	.....	5	1	10.33
17	Hanover.....	18	21	4	1	6	6	28.91
18	Haverhill.....	19	20	2	1	5	3	27.5
19	Hebron.....	4	5	.....	.....	2	2	11
20	Holderness.....	10	11	.....	.....	4	3	18.82
21	Landaff.....	7	7	.....	.....	2	2	17.86
22	Lebanon.....	16	23	10	1	4	5	25.8
23	Lincoln.....	2	2	.....	.....	2	.....	10.5
24	Lisbon.....	11	14	4	1	2	.....	24
25	Littleton.....	13	21	1	1	9	1	21.14
26	Lyman.....	7	7	.....	.....	4	1	18
27	Lyme.....	12	14	2	.....	7	1	21.20
28	Monroe.....	6	6	.....	.....	3	.....	25.66
29	Orange.....	7	7	.....	.....	2	4	11.57
30	Orford.....	14	14	.....	.....	7	3	10
31	Piermont.....	12	14	.....	.....	7	5	20.07
32	Plymouth.....	10	11	1	1	5	.....	25.2
33	Rumney.....	9	11	1	.....	1	.....	20
34	Thornton.....	10	10	.....	.....	3	.....	15.86
35	Warren.....	10	10	2	.....	6	1	17.74
36	Waterville.....	2	2	.....	.....	2	.....	6.5
37	Wentworth.....	10	10	.....	.....	2	2	16.36
38	Woodstock.....	5	5	.....	.....	2	1	10.2
	Total.....	366	410	38	8	144	62	17.23

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	.....	1	8	\$2,500.00	\$85.00
2	5	.....	.....	7	17,000.00	100.00
3	12	2	.....	3	4,800.00	25.00
4	6	.....	.....	11	2,950.00	50.00
5	10	2	.....	6	7,150.00	100.00
6	8	2	.....	.....	1,200.00	20.00
7	10	.....	.....	3	9,400.00	25.00
8	14	1	1	14	7,500.00	118.00
9	20	1	.....	2	2,500.00	.....
10	10	.....	.....	.....	2,300.00	14.00
11	3	.....	.....	.....	2,500.00	15.00
12	2	.....	.....	.....	700.00	5.00
13	16	.....	1	13	7,200.00	300.00
14	5	.....	.....	1	3,500.00	50.00
15	11	.....	.....	3	2,000.00	30.00
16	8	4	.....	.....	900.00	10.00
17	18	2	.....	16	17,500.00	180.00
18	20	1	.....	20	15,000.00	600.00
19	4	1	.....	1	1,250.00	25.00
20	10	.....	.....	1	2,000.00	20.00
21	7	.....	.....	1	4,230.00	5.00
22	16	.....	.....	23	49,000.00	200.00
23	2	.....	.....	2	1,000.00	10.00
24	11	1	.....	9	5,550.00	100.00
25	15	.....	.....	10	10,000.00	300.00
26	7	.....	.....	2	2,800.00	15.00
27	12	2	.....	13	3,500.00	60.00
28	6	1	.....	3	1,200.00	35.00
29	7	1	.....	.....	700.00	1.00
30	14	2	1	13	3,000.00	150.00
31	13	3	.....	2	3,000.00	8.00
32	11	3	.....	11	16,750.00	400.00
33	10	1	1	1	8,000.00	60.00
34	10	2	.....	1	1,800.00	15.00
35	10	1	.....	2	2,000.00	10.00
36	1	.....	.....	.....	300.00	.....
37	10	3	.....	7	3,600.00	75.00
38	5	4	.....	.....	1,000.00	3.00
	373	40	5	208	\$219,280.00	\$3,219.00

SCHOLARS.

	TOWNS.	Scholars' enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Alexandria.....	63	62	110	90	15	158	27	148	15	1
2	Ashland.....			80	100	13	153	14	138	23	6
3	Bath.....			84	137	3	206	12	214.29	23	13
4	Benton.....			40	32	20	52		58		
5	Bethlehem.....			136	118	16	220	18	186	25	10
6	Bridgewater.....			61	38	10	71	18	89	18	4
7	Bristol.....			120	135	12	221	22	197	25	
8	Campton.....			138	114	23	261	28	181.8	32	17
9	Canaan.....			98	238	17	315	4	347	8	
10	Dorchester.....	58	44	71	64	13	109	13	109	8	12
11	Easton.....	29	21	27	33	2	51	7	35.5		3
12	Ellsworth.....	24	25	31	23	2	46	6	38		2
13	Enfield.....			143	154	9	244	44	200	49	11
14	Franconia.....			62	52	20	71	23	155.17	27	4
15	Grafton.....	89	68	113	78	18	150	23	146	19	8
16	Groton.....			51	40	3	87	1	82		10
17	Hanover.....	102	114	217	182	28	323	48	269	51	16
18	Haverhill.....	214	224	257	239	20	463	13	330	75	20
19	Hebron.....	18	22	23	26	1	39	9	63	9	8
20	Holderness.....	69	62	79	65	15	117	12	106		8
21	Landaff.....			55	75	12	108	15	92	14	4
22	Lebanon.....			382	351	69	603	61	462.89	30	9
23	Lincoln.....			10	9		17	2	15	1	
24	Lisbon.....	144	161	215	210	21	356	48	294		9
25	Littleton.....			250	265	19	461	35	432.6	53	60
26	Lyman.....	71	58	99	56	20	111	24	115.02	26	8
27	Lyme.....	128	133	130	141	21	222	28	243	58	7
28	Monroe.....			54	61	9	100	6	77	28	1
29	Orange.....			37	31	4	58	6	44.31	1	7
30	Orford.....	79	72	97	101	22	157	19	104.72	40	3
31	Piermont.....	67	57	101	86	12	144	31	124	15	3
32	Plymouth.....			140	165	56	177	72	257	102	25
33	Rumney.....			113	121	27	175	32	162	31	5
34	Thornton.....	81	80	110	99	16	169	24	144.27	3	7
35	Warren.....	64	70	87	101	9	167	12	115	13	6
36	Waterville.....			13	6	1	14	4	15.6		
37	Wentworth.....	56	57	88	83	7	145	19	127.50	20	3
38	Woodstock.....			59	47	8	78	20	80	4	5
	Total.....	1,356	1,330	3,981	3,966	593	6,554	800	5998.57	840	315

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$24.50	17	\$18.62	3	8	.....
2	2	34.00	9	24.00	1	5	5
3	5	26.00	14	13.71	1	5	3
4	.....	.....	9	.....	3	.....	4
5	3	26.00	15	22.80	2	4	.....
6	.....	.....	11	18.39	4	2	1
7	.....	.....	10	22.50	.....	5	2
8	2	32.00	16	21.00	.....	9	7
9	1	21.00	23	21.00	1	5	1
10	1	18.00	12	15.52	2	2	1
11	.....	.....	5	22.25	.....	2	1
12	.....	.....	4	18.35	1	.....	1
13	6	27.16	12	24.59	6	3	3
14	.....	.....	8	28.00	4	1	.....
15	4	21.28	11	16.28	4	7	.....
16	.....	.....	10	18.60	3	.....	.....
17	3	42.75	29	23.30	8	12	3
18	7	26.75	27	22.25	3	10	3
19	.....	.....	4	25.00	1	.....	.....
20	2	18.50	10	18.37	1	6	5
21	2	23.00	16	15.32	3	1	2
22	5	48.50	27	22.00	3	18	7
23	.....	.....	2	18.80	.....	.....	1
24	2	33.33	21	26.61	2	7	4
25	3	85.00	25	23.00	5	10	2
26	3	26.00	8	26.47	2	3	2
27	3	27.90	21	18.16	5	7	4
28	1	12.00	11	17.39	5	3	1
29	3	24.00	5	15.20	2	3	2
30	4	24.00	20	20.00	5	2	1
31	2	27.00	22	15.63	9	2	1
32	4	34.00	14	22.00	3	8	12
33	1	28.00	16	20.00	2	6	2
34	2	26.66	9	20.21	.....	4	.....
35	.....	.....	14	18.67	2	5	1
36	.....	.....	2	18.00	.....	1	2
37	2	20.00	13	18.69	1	3	2
38	1	20.00	4	17.56	1	1	2
	76	\$28.79	500	\$20.22	98	170	87

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Alexandria..	\$945.00	\$500.00	\$85.14	\$108.62	.....	\$135.60	\$1,774.36
2 Ashland	1,277.00	445.00	80.41	.....	.....	29.00	1,831.41
3 Bath.....	935.14	.....	86.86	.....	\$337.79	.....	1,359.79
4 Benton.....	400.00	.....	32.25	.....	.....	.....	432.25
5 Bethlehem..	1,300.00	528.50	107.30	36.00	.....	40.00	2,011.80
6 Bridgewater	423.00	.....	41.00	.....	.....	34.50	498.50
7 Bristol.....	1,432.04	1,070.00	111.37	.....	.....	.....	2,613.41
8 Campton.....	1,200.00	350.00	112.56	143.94	.....	94.76	1,901.26
9 Canaan.....	1,475.62	.....	140.20	23.00	.....	281.00	1,919.82
10 Dorchester..	501.59	.....	59.77	.....	.....	70.00	631.36
11 Easton.....	220.50	43.50	30.00	24.00	.....	16.00	334.00
12 Ellsworth...	125.00	.....	22.20	.....	.....	3.00	150.20
13 Enfield.....	3,28.00	.....	119.88	45.00	100.00	.....	3,546.88
14 Franconia..	659.65	.....	44.72	.....	.....	.....	704.37
15 Grafton.....	771.72	50.00	82.14	.....	71.58	20.00	995.44
16 Groton.....	259.82	.....	27.60	.....	.....	61.00	351.42
17 Hanover.....	2,164.68	2,462.48	221.00	176.54	.....	650.00	5,674.70
18 Haverhill...	3,500.00	200.00	200.00	.....	.....	30.00	3,930.00
19 Hebron.....	224.00	.....	24.98	9.04	.....	.....	257.12
20 Holderness..	300.00	40.17	67.70	198.00	.....	.....	605.87
21 Landaff....	455.00	75.00	54.61	54.00	.....	.....	638.61
22 Lebanon.....	4,252.15	600.00	217.19	116.00	.....	44.00	5,229.34
23 Lincoln.....	56.00	55.00	9.00	7.00	.....	.....	125.00
24 Lisbon.....	2,400.00	235.00	47.83	.....	35.76	.....	2,718.59
25 Littleton...	3,600.00	2,900.00	255.00	.....	.....	.....	6,755.00
26 Lyman.....	870.26	.....	63.64	60.00	.....	34.00	1,027.90
27 Lyme.....	1,070.57	18.00	115.67	194.53	.....	.....	1,398.77
28 Monroe.....	625.25	.....	60.03	.....	.....	98.00	783.28
29 Orange.....	350.00	.....	30.53	13.00	.....	.....	333.53
30 Orford.....	1,095.16	.....	289.62	240.51	.....	.....	1,625.29
31 Piermont....	750.65	30.00	74.82	176.50	.....	96.00	1,127.97
32 Plymouth...	1,617.50	607.00	110.22	87.00	.....	.....	2,421.72
33 Rnnney.....	1,077.57	223.09	86.86	.....	200.00	.....	1,587.52
34 Thornton...	732.21	.....	82.10	111.74	.....	.....	926.05
35 Warren.....	849.50	115.00	82.56	15.00	.....	.....	1,062.06
36 Waterville..	50.00	.....	3.44	.....	.....	10.00	63.44
37 Wentworth..	725.00	.....	79.18	.....	95.82	57.40	957.40
38 Woodstock..	178.50	55.00	41.52	35.16	.....	38.00	348.18
Total.....	\$42,152.08	\$10,602.74	\$3,398.00	\$1,874.58	\$840.95	\$1,845.26	\$60,713.61

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$500.00			\$67.49	\$1,189.98	\$1,787.47	\$6.29
2		\$2,739.40	\$20.00	251.66	1,308.90	4,345.86	8.81
3					1,444.58	1,444.58	6.54
4					412.38	412.38	5.72
5		528.50		74.49	1,294.02	1,933.51	5.38
6	150.00	18.00		9.77	353.25	556.02	3.66
7	325.00	1,000.00	50.00		1,320.00	2,740.00	5.20
8	293.15	16.00	129.35	99.19	1,431.97	2,019.66	6.07
9		40.00	40.00	60.00	1,031.00	1,231.00	2.88
10		12.00		11.00	512.86	561.36	3.88
11		11.00	43.50		279.50	346.00	4.66
12		37.18	3.50	9.50	125.15	182.33	2.50
13	1,150.00			29.64	1,618.00	2,762.64	6.37
14			20.00	5.00	639.50	664.50	3.24
15			50.00	11.62	854.36	946.58	4.53
16				33.12	288.30	343.42	2.86
17	3,000.00	218.65		61.13	2,135.34	5,477.62	5.01
18		700.00	75.00	443.30	3,211.70	4,530.00	7.57
19			100.00	22.64	251.10	386.24	5.58
20			13.00	19.22	635.00	708.22	4.54
21			75.00	53.20	530.55	684.75	4.49
22		900.00	367.27	500.00	4,403.75	6,271.02	6.69
23			33.00		99.00	132.00	5.21
24			235.00	175.00	2,198.61	2,668.61	5.59
25		1,475.00	100.00	700.00	4,022.00	6,387.00	9.16
26	2.00	65.22		70.47	772.91	945.10	5.82
27			5.10	120.60	1,273.07	1,438.77	5.14
28			11.29	35.00	686.00	751.30	6.27
29				21.60	359.90	401.50	5.61
30	400.00		25.00	60.00	751.00	1,296.00	4.09
31				96.00	961.00	1,097.00	5.75
32		100.00		608.00	1,776.00	2,544.00	6.02
33	223.09			125.00	1,124.00	1,497.09	5.33
34			40.64	38.10	963.47	1,067.21	4.80
35			115.00	74.50	828.08	1,043.93	4.80
36					35.00	37.00	3.14
37				80.75	867.65	973.40	5.55
38				5.40	305.00	325.40	2.92
	\$6,043.24	\$7,860.95	\$1,551.65	\$3,971.79	\$42,283.88	\$63,070.47	\$5.20

* Salaries of school committees included.

HILLSBOROUGH

SCHOOLS.

TOWNS.		Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Amherst.....	1	12	3	1	4	1	25.37
2	Antrim.....	9	10	1	.....	6	.....	21.6
3	Bedford.....	10	11	.....	.....	2	.....	24
4	Bennington.....	2	4	2	.....	1	1	16.33
5	Brookline.....	7	8	.....	.....	3	3	18
6	Deering.....	11	11	.....	.....	9	4	13
7	Francetown.....	7	10	.....	.....	4	2	22.3
8	Goffstown.....	10	13	1	1	9	1	19.7
9	Greenfield.....	8	7	.....	.....	1	1	13.14
10	Greenville.....	3	5	3	.....	.....	1	29.45
11	Hancock.....	9	9	.....	1	2	2	16
12	Hillsborough.....	18	18	1	.....	10	11	18.2
13	Hollis.....	9	10	2	1	3	1	23.86
14	Hudson.....	10	10	.....	.....	4	.....	22.1
15	Litchfield.....	4	4	.....	.....	3	1	26.5
16	Lyndeborough.....	9	9	.....	.....	9	.....	19.7
17	Manchester.....	1	75	63	1	2	1	36.58
18	Mason.....	6	6	.....	.....	.....	.....	26.5
19	Merrimack.....	9	12	.....	.....	2	1	21.5
20	Milford.....	1	12	5	1	2	.....	32.33
21	Mont Vernon.....	5	5	.....	1	1	1	18.83
22	Nashua.....	1	54	45	1	.....	.....	36
23	New Boston.....	14	14	1	.....	10	3	19.96
24	New Ipswich.....	12	13	2	.....	14	2	24
25	Pelham.....	6	6	.....	.....	.....	1	27.5
26	Peterborough.....	11	29	2	1	10	5	9.74
27	Sharon.....	2	3	.....	.....	2	1	17.34
28	Temple.....	1	6	.....	.....	5	1	20
29	Weare.....	15	15	.....	.....	5	1	22.47
30	Wilton.....	10	13	1	1	4	4	22.15
31	Windsor.....	2	2	.....	.....	.....	2	13.5
Total.....		223	416	132	10	127	52	21.86

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10	.....	.....	12	\$12,000.00	\$150.00
2	9	1	.....	5	5,600.00	70.00
3	10	.....	.....	11	5,500.00	100.00
4	2	1	.....	4	4,000.00	36.00
5	7	2	.....	2	2,800.00	.....
6	11	4	.....	7	3,500.00	50.00
7	7	.....	.....	10	3,525.00	85.00
8	11	2	.....	11	12,400.00	200.00
9	8	2	.....	6	1,900.00	45.00
10	3	.....	.....	5	4,000.00	100.00
11	9	.....	.....	9	2,000.00	75.00
12	18	6	.....	19	3,500.00	75.00
13	9	1	.....	10	13,000.00	360.00
14	10	.....	.....	10	5,000.00	75.00
15	4	1	.....	3	2,050.00	45.00
16	9	.....	.....	.....	2,650.00	20.00
17	24	.....	.....	75	284,075.00	6,300.00
18	6	.....	.....	4	3,475.00	45.00
19	12	3	.....	12	7,450.00	250.00
20	9	.....	.....	12	16,800.00	300.00
21	5	.....	.....	5	2,800.00	56.00
22	17	.....	.....	51	231,891.08	5,000.00
23	14	1	.....	14	6,800.00	100.00
24	12	1	.....	12	6,000.00	200.00
25	6	.....	.....	6	6,000.00	40.00
26	11	.....	.....	8	6,000.00	50.00
27	3	.....	.....	2	900.00	5.00
28	6	.....	.....	6	2,000.00	50.00
29	15	1	1	15	19,600.00	150.00
30	11	1	.....	13	6,000.00	70.00
31	1	.....	.....	1	50.00	10.00
	289	27	1	360	\$683,266.08	\$14,112.00

HILLSBOROUGH

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Amherst.....	95	73	145	104	20	205	24	199.44	27	3
2	Antrim.....	113	124	113	124	15	200	22	173	27	7
3	Bedford.....	.....	.....	122	118	8	227	5	160	34	3
4	Bennington.....	40	42	48	43	10	71	10	71	14	5
5	Brookline.....	.....	.....	58	68	6	108	12	106.8	36	10
6	Deering.....	.....	.....	56	68	15	94	15	83.5	5	5
7	Francestown ...	97	99	115	101	15	172	29	149.4	20	4
8	Goffstown.....	100	104	164	156	32	242	46	215	41	2
9	Greenfield.....	.....	.....	73	61	8	119	7	90.4	6	11
10	Greenville.....	.....	.....	109	117	17	262	7	136.98	17	3
11	Hancock.....	.....	.....	58	61	13	96	10	90	9	4
12	Hillsborough....	.....	.....	192	177	27	302	40	311	45	10
13	Hollis.....	.....	.....	129	119	15	201	32	179.3	75	8
14	Hudson.....	79	70	122	91	9	185	19	156	16	14
15	Litchfield.....	21	23	21	25	3	42	1	35	24	.....
16	Lyndeborough...	82	63	103	87	10	169	16	140	14	.....
17	Manchester.....	.....	.....	2352	2126	.....	.....	.....	.....	200	.....
18	Mason.....	58	65	63	68	9	111	11	96	20	2
19	Merrimack.....	96	70	114	91	19	173	13	165.11	13	6
20	Milford.....	.....	.....	242	217	12	406	41	351.38	171	3
21	Mont Vernon....	.....	.....	79	46	6	109	10	72.5	20	2
22	Nashua.....	.....	.....	1313	1293	201	2277	128	1951	1000	150
23	New Boston.....	69	86	84	95	13	141	25	159.5	27	1
24	New Ipswich.....	.....	.....	149	133	27	244	11	179	11	10
25	Pelham.....	71	83	77	85	11	138	13	120	19	.....
26	Peterborough....	.....	.....	157	225	8	362	12	331.51	4	12
27	Sharon.....	13	9	23	12	2	33	.....	22	.....	.....
28	Temple.....	.....	.....	50	23	5	66	2	50	5	.....
29	Weare.....	138	114	181	157	15	281	42	228	63	13
30	Wilton.....	.....	.....	86	135	19	160	42	169	51	6
31	Windsor.....	.....	.....	7	5	1	9	2	8.87	1	1
Total.....		1072	1025	6610	6231	571	7145	647	6200.69	2015	295

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	3	\$88.00	12	\$25.36	4	9	2
2	.....	.....	11	22.85	5	8	1
3	.....	.....	11	24.50	5	7	3
4	.....	.....	5	27.45	1	4	.....
5	1	32.00	9	27.37	5	2	1
6	2	29.00	24	.....	3	5	.....
7	4	26.75	15	19.05	3	5	.....
8	2	34.00	17	22.80	5	8	3
9	1	26.00	8	24.00	2	3	.....
10	1	32.00	6	26.59	.....	4	.....
11	.....	.....	12	22.50	5	5	2
12	5	41.32	20	21.25	5	9	.....
13	3	60.83	14	30.08	3	6	.....
14	1	24.00	13	24.50	1	4	3
15	.....	.....	4	22.00	1	4	.....
16	4	27.60	13	20.40	3	4	3
17	10	125.00	88	40.00	3	77	4
18	1	30.00	9	27.55	1	5	1
19	.....	.....	10	23.63	.....	7	2
20	1	83.33	20	30.00	4	14	6
21	.....	.....	7	25.44	2	4	.....
22	3	117.00	52	33.00	3	55	9
23	4	30.00	22	20.50	4	4	2
24	2	31.00	17	24.75	2	10	2
25	1	34.00	8	30.70	2	5	2
26	3	24.60	14	20.00	5	6	2
27	.....	.....	4	16.25	1	2	.....
28	.....	.....	7	24.00	3	2	.....
29	5	35.65	21	24.96	5	5	.....
30	1	40.00	12	24.41	1	10	1
31	.....	.....	3	18.00	1	1	.....
	58	\$43.67	488	\$25.09	85	294	49

HILLSBOROUGH

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Amherst.....	\$2,500.00	\$44.43	\$102.86	\$70.00	.....	.....	\$2,717.29
2 Antrim	1,246.00	175.00	76.59	100.00	.....	\$36.25	1,633.84
3 Bedford	1,323.00	105.00	97.31	278.00	.....	88.00	1,891.31
4 Bennington...	478.35	.....	.....	.....	.....	.....	478.35
5 Brookline	1,067.00	50.00	55.04	44.00	.....	.....	1,216.04
6 Deering	522.30	.....	51.43	.....	.....	.....	573.73
7 Francestown..	1,291.10	.....	87.29	.....	.....	80.80	1,459.19
8 Goffstown....	2,254.00	25.00	150.93	.....	.....	20.00	2,449.93
9 Greefield....	705.49	.....	57.35	.....	.....	88.00	850.84
10 Greenville....	1,030.00	.....	89.17	106.86	.....	.....	1,226.03
11 Hancock.....	1,000.00	.....	46.01	.....	.....	.....	1,046.01
12 Hillsborough.	1,562.60	600.00	152.22	.....	.....	100.00	2,414.82
13 Hollis	1,905.00	285.00	102.34	525.00	\$92.66	.....	2,910.00
14 Hudson.....	1,406.11	.....	81.27	24.00	5.94	2.67	1,519.99
15 Litchfield	615.41	50.00	21.93	.....	.....	.....	687.34
16 Lyndeboro' ..	803.50	204.48	77.40	84.93	.....	20.00	1,190.31
17 Manchester....	51,957.82	.....	1,870.50	296.80	.....	.....	54,125.12
18 Mason	691.84	175.00	52.03	550.31	.....	.....	1,469.18
19 Merrimack....	1,511.50	93.52	76.59	76.00	.....	58.24	1,815.85
20 Milford	4,000.00	.....	206.83	132.00	.....	61.40	4,400.23
21 Mont Vernon.	1,000.00	73.50	41.81	.....	.....	57.50	1,173.81
22 Nashua	32,979.99	1,086.18	.....	.....	.....	.....	34,066.08
23 New Boston..	1,435.48	.....	76.79	.....	.....	125.00	1,637.27
24 New Ipswich .	2,000.00	125.00	109.22	.....	.....	.....	2,234.22
25 Pelham.....	1,179.50	275.00	50.69	54.50	.....	.....	1,559.69
26 Peterborough.	3,028.66	.....	108.00	.....	.....	40.00	3,176.66
27 Sharon	245.00	.....	19.35	.....	.....	.....	264.35
28 Temple	700.00	.....	27.00	29.00	.....	.....	756.00
29 Weare	1,844.50	622.83	131.72	267.13	129.38	44.53	3,040.09
30 Wilton	2,435.03	316.32	115.07	.....	.....	65.00	2,931.42
31 Windsor.....	70.00	.....	4.44	9.00	.....	25.00	108.44
Total	\$124,839.09	\$4,306.26	\$4,139.18	\$2,647.53	\$227.98	\$912.39	\$137,072.43

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$119.11	\$365.25	\$2,200.50	\$2,869.56	\$10.73
230	175.81	1,233.90	1,480.01	5.94
3	105.00	124.62	1,454.00	1,733.62	7.40
4	435.22	451.22	4.84
5	45.00	1,033.35	1,118.35	8.56
6	50.00	.....	573.72	661.72	4.63
7	32.04	805.97	888.01	3.88
8	37.18	63.49	857.00	1,032.67	2.87
9	45.00	724.84	799.84	5.74
10	134.25	1,163.00	1,337.25	5.74
11	376.48	421.48	2.94
12	\$4.00	.....	350.00	2,664.82	2,518.82	6.54
13	250.00	80.30	219.22	2,423.38	3,043.60	10.66
14	22.68	26.88	1,333.50	1,432.46	6.15
15	50.00	3.50	587.34	655.84	12.83
16	204.43	86.00	1,023.49	1,363.97	5.68
17	5,704.96	9,126.76	37,503.40	54,125.12	10.42
18	\$167.00	.....	178.00	105.54	1,073.00	1,563.54	11.93
19	20.33	23.33	139.53	83.59	1,196.26	1,523.14	6.22
20	30.00	489.69	3,046.99	4,716.68	9.67
21	135.50	10.43	986.00	1,165.18	6.70
22	10,783.19	23,208.32	34,991.51	12.65
23	75.00	175.00	1,262.27	1,602.27	8.03
24	175.00	183.00	1,800.00	2,314.00	7.31
25	275.00	103.39	1,306.83	1,725.22	8.44
26	40.00	60.00	3,028.66	3,188.66	7.08
27	277.00	19.68	.....	.....	.....
28	100.00	257.00	550.00	932.00	11.05
29	500.00	.....	104.00	69.68	2,215.52	2,982.70	6.76
30	316.32	89.75	2,328.50	2,809.57	11.35
31	3.50	66.50	77.00	5.83
	\$687.33	\$277.33	\$7,941.81	\$23,221.58	\$98,842.76	\$135,525.01	\$7.62

* Salaries of school committees included.

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Allenstown.....	4	4	1	.....	2	.....	26.5
2	Andover.....	12	14	2	1	.....	.....	19.07
3	Boscawen.....	8	8	2	1	1	.....	24.33
4	Bow.....	13	14	.....	.....	8	2	16.43
5	Bradford.....	9	12	2	.....	3	2	18.00
6	Canterbury.....	11	11	.....	.....	.....	.....	18.6
7	Chichester.....	5	8	.....	.....	.....	.....	21.8
8	Concord.....	16	55	39	1	6	1	32.22
9	Danbury.....	10	9	.....	1	2	1	15.44
10	Dunbarton.....	11	11	.....	.....	5	4	19.27
11	Epsom.....	9	11	.....	.....	3	.....	19
12	Franklin.....	1	16	8	1	2	4	33
13	Henniker.....	12	12	.....	.....	3	1	18.85
14	Hill.....	8	8	.....	.....	1	.....	18
15	Hooksett.....	7	8	2	.....	2	.....	24.25
16	Hopkinton.....	19	19	.....	.....	10	3	22.64
17	Loudon.....	10	14	1	.....	8	1	19.5
18	Newbury.....	10	12	.....	.....	3	2	16.33
19	New London.....	7	7	.....	.....	2	.....	22
20	Northfield.....	8	11	1	.....	5	.....	15
21	Pembroke.....	9	12	4	.....	.....	1	27.66
22	Pittsfield.....	7	9	2	1	1	.....	21
23	Salisbury.....	11	11	.....	.....	7	2	15.21
24	Sutton.....	11	13	.....	.....	3	4	16.19
25	Warner.....	20	21	2	1	8	5	19.71
26	Webster.....	9	9	.....	1	4	1	16.44
27	Wilmot.....	13	13	.....	1	4	1	16.31
	Total.....	270	352	66	9	93	35	20.47

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	.....	.....	4	\$8,000.00	.....
2	12	.....	.....	14	4,000.00	\$75.00
3	7	.....	.....	8	4,000.00	35.00
4	14	3	.....	14	4,500.00	65.00
5	10	1	.....	1	3,000.00	150.00
6	11	.....	.....	11	4,000.00	140.00
7	7	.....	.....	1	3,450.00	25.88
8	30	1	.....	53	180,500.00	2,852.00
9	9	1	.....	.....	2,500.00	4.00
10	11	.....	.....	3	4,000.00	60.00
11	9	1	.....	1	4,500.00	25.00
12	10	1	1	16	35,000.00	800.00
13	12	1	.....	8	11,510.00	125.00
14	8	.....	.....	1	1,200.00	40.00
15	7	2	.....	8	4,800.00	125.00
16	19	.....	.....	8	10,000.00	75.00
17	13	.....	.....	4	4,000.00	45.00
18	10	.....	.....	1	2,600.00	15.00
19	7	.....	.....	6	4,000.00	42.00
20	9	.....	1	11	6,800.00	395.00
21	9	1	1	10	10,000.00	100.00
22	10	1	.....	8	4,000.00	50.00
23	9	1	.....	4	900.00	5.00
24	13	3	.....	5	2,460.00	50.00
25	23	4	.....	23	2,800.00	150.00
26	9	1	.....	7	2,300.00	50.00
27	13	5	1	.....	1,885.00	10.00
	305	27	4	230	\$326,705.00	\$5,508.88

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Allenstown.....	.....	.....	71	60	4	117	10	120	.....	.....
2	Andover.....	90	86	119	117	23	206	7	177.075	33	7
3	Boscawen.....	.....	.....	51	65	11	94	11	98	13	.....
4	Bow.....	55	34	87	54	15	102	24	125.66	5	.....
5	Bradford.....	.....	.....	99	93	7	157	28	168	30	.....
6	Canterbury.....	.....	.....	119	105	11	193	20	150	24	13
7	Chichester.....	66	69	115	92	17	169	21	145.78	20	3
8	Concord.....	.....	.....	1,207	1,238	129	2,152	164	1867.6	174	183
9	Danbury.....	54	70	71	83	12	128	14	109	14	1
10	Dunbarton.....	48	31	80	56	15	104	17	98.4	20	3
11	Epsom.....	.....	.....	118	109	8	197	22	164.5	23	2
12	Franklin.....	365	338	319	296	....	590	25	363	35	.....
13	Henniker.....	.....	.....	127	117	12	193	39	173.04	35	4
14	Hill.....	59	55	59	69	3	110	15	98	.....	4
15	Hooksett.....	.....	.....	114	121	24	193	18	157.33	19	.....
16	Hopkinton.....	90	106	146	160	32	240	34	195.225	47	6
17	Loudon.....	.....	.....	165	111	13	237	26	238	20	8
18	Newbury.....	42	49	73	64	10	114	13	110.70	16	.....
19	New London.....	.....	.....	86	88	3	144	27	128	36	3
20	Northfield.....	72	68	79	64	15	117	11	89	13	13
21	Pembroke.....	196	183	190	188	34	340	4	257	15	75
22	Pittsfield.....	.....	.....	181	146	19	285	23	246	31	14
23	Salisbury.....	.....	.....	79	81	13	124	23	124.4	12	.....
24	Sutton.....	76	64	96	91	14	147	26	134.18	15	5
25	Warner.....	.....	.....	125	94	16	192	11	151.2	2	.....
26	Webster.....	.....	.....	73	59	8	108	16	105.02	25	2
27	Wilmot.....	96	100	115	123	14	208	16	166.5	9	7
	Total.....	1,309	1,253	4,164	3,944	482	6,961	665	5,960.60	686	353

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$40.00	8	\$26.00	3	4	.....
2	.....	.....	18	22.10	2	8	2
3	.....	.....	8	22.31	2	4	1
4	3	28.14	14	18.39	3	1	2
5	3	28.34	17	21.02	5	4	1
6	2	22.04	14	23.48	2	4	3
7	2	32.50	13	27.04	.....	3	3
8	10	57.17	77	40.58	3	48	12
9	1	28.53	14	16.07	2	4	.....
10	1	28.00	13	19.70	6	7	.....
11	2	33.00	13	20.25	1	6	.....
12	5	133.33	24	29.00	3	17	5
13	3	40.66	14	23.95	3	4	.....
14	2	27.00	9	.....	1	2	.....
15	.....	.....	9	27.00	3	6	2
16	8	25.11	24	20.92	10	14	.....
17	1	24.00	21	28.71	3	5	1
18	2	21.50	18	9.78	4	1	.....
19	5	28.20	8	22.87	2	5	2
20	1	20.00	13	20.33	1	5	3
21	.....	.....	17	27.00	5	7	4
22	4	36.50	8	22.11	.....	6	.....
23	1	40.00	13	21.65	2	2	1
24	2	27.00	16	18.69	6	4	.....
25	3	26.60	27	17.75	9	8	.....
26	2	33.25	12	18.15	4	3	1
27	2	23.00	13	15.16	3	7	.....
	67	\$34.95	455	\$22.30	88	189	43

REVENUE.

TOWNS.	Amount raised by town-tax for support of schools.	Amount raised by district-tax for schools.	Literary fund.	Local funds and dog-tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Allenstowu....	\$1,333.50	.....	\$64.50	.....	.....	.....	\$1,398.00
2 Andover.....	500.00	.....	92.00	\$232.75	.....	.....	824.75
3 Boscawen	1,999.00	.....	65.00	.....	.....	.....	2,064.00
4 Bow	968.09	\$150.00	84.71	.....	.....	.....	1,202.80
5 Bradford	951.82	50.00	27.15	37.50	.....	\$200.00	1,266.47
6 Canterbury....	1,113.00	46.16	94.60	105.40	.....	220.72	1,579.88
7 Chichester....	983.50	62.40	52.00	.....	.....	.....	1,097.90
8 Concord.....	22,225.00	17,531.00	975.67	60.00	.....	581.45	41,373.12
9 Danbury.....	528.50	15.00	77.83	2.34	.....	50.00	673.67
10 Dunbarton....	1,073.22	25.48	52.89	.....	.....	40.52	1,192.11
11 Epsom	843.50	415.00	95.89	.....	.....	40.00	1,394.39
12 Franklin.....	6,995.50	.....	243.81	.....	.....	.....	7,239.31
13 Henniker.....	1,487.50	200.00	132.01	.....	.....	15.90	1,835.41
14 Hill.....	706.00	20.00	53.28	15.00	.....	.....	794.28
15 Hooksett	1,455.20	.....	92.88	.....	.....	.....	1,548.08
16 Hopkinton....	2,278.50	50.00	116.55	169.20	.....	13.70	2,627.95
17 Loudon	1,294.95	.....	130.29	94.07	.....	.....	1,519.31
18 Newbury.....	600.00	.....	52.17	.....	.....	.....	652.17
19 New London...	871.50	.....	70.00	.....	.....	4.50	946.00
20 Northfield....	1,028.00	410.00	86.00	.....	\$40.00	.....	1,564.00
21 Pembroke....	2,730.00	1,075.00	162.97	.....	200.00	9.00	4,176.97
22 Plttsfield.....	1,700.00	.....	125.56	120.16	.....	.....	1,945.72
23 Salisbury.....	747.60	.....	63.21	.....	30.54	145.00	986.35
24 Sutton.....	791.00	80.00	80.84	90.00	.....	20.00	1,061.84
25 Warner.....	1,995.36	.....	119.14	1,140.00	.....	42.00	3,296.50
26 Webster.....	787.13	.....	53.32	.....	.....	40.00	880.45
27 Wilmot.....	905.50	50.00	.....	.....	.....	131.95	1,087.45
Total	\$58,892.87	\$20,180.04	\$3,264.27	\$2,066.42	\$270.54	\$1,554.74	\$86,228.88

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	.....	.....	.....	.....	\$1,234.00	\$1,259.00	\$9.42
2	.....	.....	\$75.00	\$130.00	1,419.00	1,694.00	6.56
3	.....	.....	150.00	.....	2,064.00	2,264.00	10.12
4	.....	\$100.00	50.00	20.71	967.00	1,182.71	7.00
5	.....	.....	100.00	76.75	1,123.25	1,350.00	6.25
6	.....	1.34	25.00	50.22	1,201.41	1,277.97	5.14
7	.....	5.06	62.40	105.64	1,002.83	1,200.93	5.35
8	\$245.11	9,469.80	1,297.49	6,366.17	21,927.03	40,945.60	11.57
9	.....	.....	.....	20.00	556.39	606.39	3.74
10	.....	.....	.....	76.39	1,068.30	1,195.44	8.76
11	340.00	10.00	75.00	100.00	1,144.68	1,701.68	4.05
12	453.50	.....	736.87	1,106.02	4,844.33	7,390.72	8.46
13	170.00	10.00	12.52	114.54	1,474.40	1,781.46	6.51
14	.....	.....	.....	10.00	272.00	318.50	7.00
15	.....	.....	.....	124.00	1,429.19	1,628.19	6.60
16	.....	.....	50.00	144.02	2,352.15	2,654.17	8.15
17	.....	.....	.....	75.60	1,588.65	1,713.25	6.03
18	.....	.....	.....	36.89	646.11	712.75	4.98
19	.....	.....	36.94	10.09	883.10	960.13	5.13
20	300.00	410.00	5.00	53.83	641.50	1,445.33	9.86
21	1,000.00	.....	75.00	360.96	2,286.74	3,822.70	7.63
22	.....	.....	850.00	121.36	1,867.80	2,879.16	6.08
23	.....	.....	.....	20.00	772.76	841.76	4.97
24	.....	.....	50.00	55.00	1,024.15	1,169.15	5.77
25	.....	.....	.....	60.00	2,835.25	2,979.25	13.20
26	.....	.....	.....	95.00	670.00	809.09	5.95
27	285.00	.....	15.00	15.62	928.56	1,209.18	3.96
	\$2,793.61	\$10,006.20	\$3,666.22	\$9,348.81	\$58,224.58	\$87,052.42	\$6.82

*Salaries of school committees included.

ROCKINGHAM

SCHOOLS.								
	TOWNS.	Legally organized school districts.	Different public schools.	Graded schools.	District and town high-schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Atkinson.....	5	5	.....	.....	3	1	24.03
2	Auburn.....	8	8	.....	.....	3	.....	17.85
3	Brentwood.....	5	5	.....	.....	1	1	22
4	Candia.....	13	14	.....	.....	10	.....	19.36
5	Chester.....	10	10	.....	.....	3	1	17.9
6	Danville.....	4	4	.....	.....	2	.....	19.09
7	Deerfield.....	14	14	.....	1	5	2	19.43
8	Derry.....	11	11	.....	.....	7	.....	25.81
9	East Kingston.....	1	4	.....	.....	1	.....	28.1
10	Epping.....	7	8	2	.....	2	1	21.4
11	Exeter.....	5	13	9	1	.....	1	32.99
12	Fremont.....	4	4	.....	.....	.....	.....	20.25
13	Greenland.....	3	3	.....	.....	.....	.....	32.7
14	Hampstead.....	7	7	.....	1	2	.....	25
15	Hampton.....	6	8	4	.....	1	1	28
16	Hampton Falls.....	1	4	.....	.....	.....	4	32.5
17	Kensington.....	2	3	.....	.....	.....	.....	21.83
18	Kingston.....	5	5	.....	.....	.....	.....	23.02
19	Londonderry.....	8	9	.....	.....	4	.....	22.77
20	Newcastle.....	1	3	3	.....	.....	.....	10.33
21	Newington.....	1	1	.....	.....	.....	.....	34
22	Newmarket.....	5	12	6	1	4	1	24.75
23	Newton.....	5	7	.....	.....	1	1	22.06
24	North Hampton.....	2	3	2	.....	.....	.....	33.3
25	Northwood.....	8	9	2	.....	3	.....	19.5
26	Nottingham.....	11	12	.....	.....	1	2	16.03
27	Plaistow.....	4	4	.....	.....	.....	.....	28.25
28	Portsmouth.....	1	32	28	1	.....	.....	40
29	Raymond.....	10	11	1	.....	4	1	15.02
30	Rye.....	4	4	.....	.....	4	.....	29
31	Salem.....	10	11	1	.....	3	.....	22
32	Sandown.....	4	4	.....	.....	.....	.....	16.25
33	Seabrook.....	6	7	2	.....	1	.....	23.28
34	South Hampton.....	3	3	.....	.....	1	.....	24.86
35	South Newmarket.....	2	4	3	.....	.....	.....	29.25
36	Stratham.....	4	4	.....	.....	.....	.....	31
37	Windham.....	7	7	.....	.....	3	.....	25
Total.....		207	277	63	5	69	17	24.25

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	.....	.....	5	\$3,700.00	\$50.00
2	8	.....	.....	8	3,200.00	125.00
3	4	.....	.....	5	3,200.00	50.00
4	14	1	.....	14	7,225.00	115.00
5	10	.....	.....	10	4,000.00	100.00
6	4	.....	.....	4	4,800.00	65.00
7	14	1	.....	14	13,000.00	200.00
8	11	.....	.....	11	7,500.00	250.00
9	4	4	.....	4	1,000.00	20.00
10	8	1	1	8	6,325.00	75.00
11	11	.....	.....	13	14,500.00	250.00
12	4	.....	.....	4	1,500.00	25.00
13	4	.....	.....	4	7,000.00	150.00
14	7	1	.....	7	5,550.00	50.00
15	6	.....	.....	8	8,350.00	75.00
16	4	.....	.....	4	3,500.00	50.00
17	3	.....	.....	3	2,400.00	40.00
18	5	.....	.....	.....	3,000.00	15.00
19	9	.....	.....	9	5,000.00	100.00
20	2	.....	.....	2	2,000.00	30.00
21	1	.....	.....	1	3,000.00	40.00
22	9	2	.....	12	25,000.00	100.00
23	6	.....	.....	7	3,500.00	100.00
24	2	.....	.....	3	7,000.00	50.00
25	8	.....	.....	9	2,500.00	.....
26	12	1	.....	8	3,200.00	143.50
27	4	.....	.....	1	2,500.00	12.00
28	14	.....	.....	32	80,000.00	2,600.00
29	9	.....	.....	9	6,250.00	.....
30	4	.....	1	4	7,500.00	150.00
31	10	.....	1	11	7,000.00	85.00
32	4	.....	.....	2	500.00	10.00
33	6	1	.....	7	5,000.00	100.00
34	3	.....	.....	3	2,000.00	20.00
35	3	.....	.....	4	4,000.00	60.00
36	4	.....	.....	4	3,000.00	35.00
37	7	.....	.....	7	5,000.00	70.00
	243	12	3	261	\$273,700.00	\$5,410.50

ROCKINGHAM

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Atkinson.....	34	26	26	37	11	50	2	47	12	3
2	Auburn.....	46	53	62	76	12	119	7	117	32	8
3	Brentwood.....	.....	.....	75	73	15	122	11	139	21	.....
4	Candia.....	96	90	130	148	36	220	22	206.25	31	.....
5	Chester.....	.....	.....	104	107	20	171	20	156	65	4
6	Danville.....	38	40	55	45	11	85	4	69.6	2	.....
7	Deerfield.....	.....	.....	158	146	34	234	32	198.66	6	12
8	Derry.....	157	143	177	135	27	277	8	247.94	35	15
9	East Kingston..	52	47	52	56	10	93	5	70	11	7
10	Epping.....	.....	.....	142	112	15	222	17	174	17	18
11	Exeter.....	.....	.....	294	132	.....	.....	.....	.....	53	.....
12	Fremont.....	48	62	55	74	19	104	6	93	9	1
13	Greenland.....	27	24	45	43	6	81	1	69	8	.....
14	Hampstead.....	87	66	93	68	14	141	6	131	10	3
15	Hampton.....	83	89	98	105	10	178	15	149	18	5
16	Hampton Falls..	.....	.....	59	67	11	112	3	96	21	12
17	Kensington.....	53	53	60	50	6	103	1	80.75	31	5
18	Kingston.....	73	101	80	102	14	165	3	157.5	.....	7
19	Londonderry....	.....	.....	122	115	23	207	7	155.26	13	7
20	Newcastle.....	40	54	50	63	30	76	7	86	.....	10
21	Newington.....	33	45	30	31	3	49	9	50	5	5
22	Newmarket.....	195	201	180	188	20	308	40	352	102	10
23	Newton.....	88	69	72	71	9	133	1	122	30	.....
24	North Hampton	52	65	51	59	4	101	5	81.66	26	5
25	Northwood.....	98	97	107	104	21	188	2	158	25	.....
26	Nottingham.....	.....	.....	108	117	15	202	8	192	4	.....
27	Plaistow.....	.....	.....	85	52	6	126	5	105.5	6	.....
28	Portsmouth.....	.....	.....	984	938	159	1,685	78	1,289.82	.....	200
29	Raymond.....	.....	.....	120	101	29	186	6	181	20	4
30	Rye.....	.....	.....	105	102	.....	.....	.....	140	125	.....
31	Salem.....	110	112	147	165	25	100	187	172	28	15
32	Sandown.....	.....	.....	42	46	8	76	4	52.2	.....	5
33	Seabrook.....	188	197	153	179	39	291	2	252	37	25
34	South Hampton	.....	.....	37	38	9	60	6	54	12	1
35	So. Newmarket..	93	67	84	77	14	144	3	109	6	.....
36	Stratham.....	.....	.....	65	76	7	123	11	98	11	2
37	Windham.....	66	66	62	63	6	108	11	84	18	7
Total.....		1,757	1,767	4,369	4,161	698	6,644	555	5,936.14	850	396

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	.....	.....	7	\$23 30	1	4	.....
2	.....	.....	9	21 35	.....	7	1
3	.....	.....	5	26 80	.....	5	1
4	2	29 50	15	21 09	.....	7	.....
5	2	20 00	15	20 56	9	4	2
6	.....	.....	5	21 20	.....	4	.....
7	2	29 00	16	18 98	3	7	2
8	.....	.....	14	28 50	4	11	2
9	.....	.....	5	24 85	1	4	1
10	3	35 56	9	26 30	3	5	4
11	4	85 79	10	37 30	3	13	1
12	.....	.....	4	22 50	1	1	.....
13	1	36 00	5	32 00	3	3	2
14	1	66 66	10	27 14	.....	4	4
15	2	38 00	8	22 00	2	6	1
16	.....	.....	6	27 50	1	4	1
17	1	24 00	2	31 00	.....	3	1
18	.....	.....	6	28 00	1	4	1
19	1	35 00	11	25 27	2	6	1
20	.....	.....	3	25 33	.....	3	.....
21	1	52 00	1	36 00	.....	1	.....
22	2	49 35	11	30 54	.....	12	2
23	1	50 00	6	27 83	2	2	.....
24	2	47 50	2	27 50	1	3	1
25	2	38 00	10	22 15	3	9	.....
26	3	33 60	13	20 80	3	7	1
27	2	32 00	7	34 57	3	3	.....
28	6	92 50	32	38 50	.....	34	1
29	2	31 00	11	18 52	2	9	1
30	3	47 00	5	34 00	1	2	2
31	2	32 00	15	27 00	2	6	1
32	.....	.....	4	23 75	.....	4	.....
33	2	40 00	6	23 00	2	1	3
34	.....	.....	3	23 83	.....	3	.....
35	.....	.....	4	37 33	.....	4	.....
36	1	40 00	5	36 00	2	4	1
37	1	24 00	8	25 24	.....	7	2
	49	\$42 02	308	\$26 96	55	216	40

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Atkinson.....	\$623.00		\$23.22		\$105.86	\$3.25	\$755.33
2 Auburn.....	588.40		62.78	\$18.00		78.00	747.18
3 Brentwood.....	654.50	\$250.00	72.67	27.54			1,004.71
4 Candia.....	1,520.00		128.57			67.25	1,715.82
5 Chester.....	889.00		90.28				979.28
6 Danville.....	409.50	45.00	38.70	12.37		1.60	507.17
7 Deerfield.....	1,500.00		102.12	300.00	.56	1.25	1,903.93
8 Derry.....	2,078.50	460.61	129.86	100.92		16.83	2,786.72
9 East Kingston..	497.00		80.81	120.00	57.33	13.25	768.39
10 Epping.....	1,357.80	1,004.00	97.18	6.00			2,464.98
11 Exeter.....	6,023.00		186.62		406.54		6,616.16
12 Gremont.....	534.03		60.20				594.23
13 Freenland.....	840.00		42.00			17.00	899.00
14 Hampstead.....	1,182.00		56.98	39.48		43.00	1,321.46
15 Hampton.....	1,295.00	387.07	83.85	21.00	111.08		1,898.00
16 Hampton Falls..	900.00		47.73	28.00			975.73
17 Kensington.....	553.00	100.00	43.00				696.00
18 Kingston.....	905.00	400.00	82.00			30.00	1,417.00
19 Londonderry....	1,375.50	159.39	95.09			55.00	1,684.98
20 Newcastle.....	697.50		51.60		11.25		760.35
21 Newington.....	438.51		23.00				466.51
22 Newmarket.....	3,160.00	500.00	157.25				3,817.25
23 Newton.....	772.00		67.51			300.00	1,139.51
24 North Hampton	912.75	150.00	43.43				1,106.18
25 Northwood.....	1,015.00		82.14	81.00			1,178.14
26 Nottingham.....	1,107.01	201.00	91.76				1,398.77
27 Plaistow.....	815.50	125.00	61.92	46.00			1,048.42
28 Portsmouth.....	23,067.72		813.13			25.28	23,906.13
29 Raymond.....	728.02	626.16	23.24	75.72	98.56		1,551.70
30 Rye.....	1,323.20	3,000.00	87.00				4,410.20
31 Salem.....	1,106.00	260.00	100.19	765.00	306.87		2,538.06
32 Sandown.....	400.00		39.99			4.00	443.99
33 Seabrook.....	1,150.00		146.00		24.00		1,320.00
34 South Hampton	451.50		27.09	3.40		15.00	496.99
35 So. Newmarket..	756.00	500.00	74.82				1,330.82
36 Stratham.....	1,204.53	130.57	52.89				1,387.99
37 Windham.....	963.10	200.00	51.60	222.00			1,436.60
Total.....	\$63,793.47	\$8,497.80	\$3,623.22	\$1,866.43	\$1,122.05	\$670.71	\$79,573.68

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1				\$37.60	\$712.40	\$770.00	\$11.90
2				17.02	730.16	787.18	5.41
3			\$50.00	50.00	753.00	869.00	5.42
4			20.00	44.34	1,405.65	1,499.99	5.21
5			60.00		907.08	1,007.08	4.56
6			38.00	28.96	436.38	518.34	4.65
7			6.42	132.61	1,751.85	1,950.88	6.20
8		\$445.85	21.39	123.69	2,120.00	2,755.93	6.87
9				62.30	702.50	779.80	7.08
10	\$1,004.00			76.03	1,490.20	2,611.38	6.16
11			312.82	487.95	5,850.66	6,731.43	14.86
12		121.34		17.89	455.00	609.23	3.66
13			17.39	89.80	770.00	896.49	9.77
14			15.61	71.10	1,228.25	1,349.96	8.07
15		220.00	154.25	179.38	1,221.00	1,799.63	6.90
16	600.00		10.00	112.76	855.25	1,603.01	7.68
17			60.00	44.81	570.00	689.81	5.58
18			425.00	80.00	806.00	1,337.00	4.82
19		187.92	55.70	46.03	1,311.00	1,650.65	5.72
20				127.06	587.00	756.06	6.33
21				12.00	358.00	382.00	6.50
22		2,000.00		343.00	3,257.00	5,665.00	9.78
23			15.75		1,145.00	1,185.75	8.00
24			45.00	147.99	913.12	1,122.11	9.65
25				26.16	1,072.86	1,159.37	5.20
26			200.00	22.50	1,166.10	1,448.60	5.91
27				117.42	931.00	1,068.92	7.66
28			3,365.72	3,897.16	16,620.98	23,883.86	10.67
29				11.90	907.46	919.36	4.16
30	3,000.00				1,323.20	4,343.20	6.39
31	260.00			82.28	1,094.00	1,511.28	3.77
32			13.00	11.67	346.00	392.67	4.06
33					1,140.00	1,162.00	3.43
34				39.37	446.06	509.43	6.47
35			8.30	25.00	1,297.52	1,356.82	8.26
36			80.57	129.42	1,178.00	1,412.99	9.27
37			232.75	113.44	1,103.50	1,492.69	9.73
	\$4,864.00	\$2,975.11	\$5,207.67	\$6,810.64	\$53,963.18	\$79,979.90	\$7.17

*Salaries of school committees included.

STRAFFORD

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Barrington.....	14	14	.....	.....	3	3	9.25
2	Dover	1	41	32	1	1	.....	35.5
3	Durham.....	7	8	.....	.....	.....	1	23
4	Farmington.....	16	21	6	1	4	5	16
5	Lee.....	7	7	.....	.....	2	.....	18.4
6	Madbury	3	4	.....	.....	.....	.....	10
7	Middleton.....	4	4	.....	.....	1	.....	11.05
8	Milton.....	11	13	2	.....	2	1	18.4
9	New Durham.....	13	13	.....	.....	10	1	11.9
10	Rochester.....	19	30	13	1	10	3	29.38
11	Rollinsford.....	5	8	4	1	.....	.....	34.4
12	Somersworth.....	3	14	10	1	.....	.....	34.86
13	Strafford	17	17	.....	.....	4	3	18.5
	Total.....	120	194	67	5	37	17	20.82

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	.....	.....	1	\$800.00	.....
2	18	.....	.....	41	140,150.00	\$950.00
3	8	.....	.....	8	4,000.00	32.00
4	17	.....	.....	15	17,000.00	700.00
5	7	.....	.....	1	2,000.00	50.00
6	4	.....	.....	1	3,500.00	20.00
7	4	.....	.....	1	900.00	20.00
8	11	.....	.....	11	8,000.00	150.00
9	13	.....	.....	13	4,000.00	100.00
10	23	3	.....	21	27,370.00	375.00
11	5	1	.....	6	5,000.00	150.00
12	8	.....	.....	14	75,000.00	300.00
13	16	1	.....	2	6,100.00	40.00
	148	5	.....	135	\$293,820.00	\$2,887.00

STRAFFORD

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Barrington.....	125	111	173	154	32	261	34	204	42	4
2	Dover.....	1,048	1,011	1,025	1,004	188	1,691	150	1,440	109	200
3	Durham.....	.....	.....	91	73	10	143	11	132	12	5
4	Farmington.....	.....	.....	341	289	47	525	58	563	71	27
5	Lee	50	56	72	61	3	122	8	100.17	10	12
6	Madbury	25	20	25	34	7	47	5	32	.....	.....
7	Middleton.....	43	27	48	38	9	69	8	73.94	4	3
8	Milton .....	.....	.....	146	138	31	233	20	201	39	14
9	New Durham....	80	80	96	83	12	147	20	143	8	7
10	Rochester.....	.....	.....	597	575	125	979	68	795.76	128	1,020
11	Rollinsford	170	250	146	171	37	127	153	280	35	49
12	Somersworth ....	.....	.....	294	341	64	540	31	509	74	201
13	Strafford	125	108	155	176	28	273	30	251	32	10
	Total	1,666	1,663	3,209	3,137	593	5,157	596	4,724.87	564	1,552

COUNTY.

TEACHERS.							
	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	6	\$29.16	13	\$19.47	5	8	.....
2	4	89.00	42	40.50	6	40	12
3	4	31.00	8	28.00	1	5	1
4	4	54.00	17	19.00	3	13	.....
5	1	20.00	10	25.90	1	1	1
6	2	30.00	6	33.00	2	2	.....
7	1	30.00	3	22.20	1	2	.....
8	4	40.00	14	23.42	2	10	2
9	.....	.....	14	18.40	2	9	2
10	9	51.02	38	28.35	8	26	6
11	3	56.00	8	32.75	.....	7	2
12	3	118.75	18	31.32	1	14	3
13	4	27.33	17	21.94	3	11	1
	45	\$48.02	208	\$26.48	35	148	30

STRAFFORD

REVENUE.							
TOWNS.	Amount raised by town-tax for support of schools.	Amount raised by district-tax for schools.	Literary Fund.	Local funds and dog-tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Barrington....	\$1,102.47	\$120.00	\$101.00	.....	.....	.....	\$1,323.47
2 Dover.....	22,051.00	.....	720.00	.....	\$659.00	.....	23,430.00
3 Durham	1,435.00	150.00	74.00	.....	.....	.....	1,659.00
4 Farmington....	2,250.50	.....	297.50	\$2,017.09	238.60	.....	4,803.69
5 Lee.....	770.00	.....	57.72	17.50	65.28	.....	910.50
6 Madbury.....	750.00	.....	.....	.....	.....	.....	750.00
7 Middleton	234.50	.....	53.30	.....	.....	.....	287.80
8 Milton.....	1,092.00	483.00	120.62	129.00	100.79	.....	1,925.41
9 New Durham..	513.13	.....	78.26	180.00	.....	\$37.00	808.39
10 Rochester.	6,003.55	5,272.12	392.80	200.00	379.15	.....	12,247.62
11 Rollinsford....	2,351.04	1,649.50	137.60	.....	.....	.....	4,138.14
12 Somersworth..	6,500.00	5,000.00	277.34	165.00	.....	20.00	11,962.34
13 Strafford	1,463.99	74.00	121.70	.....	.....	8.00	1,667.69
Total	\$46,517.18	\$12,748.62	\$2,431.84	\$2,708.59	\$1,442.82	\$65.00	\$65,914.05

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$1,273.47	\$1,323.47	\$4.07
2	\$1,201.33	\$3,663.11	18,017.45	22,881.94	10.68
3	30.50	.....	1,531.60	1,602.10	9.33
4	500.00	4,200.00	4,812.00	6.75
5	63.49	760.00	849.49	6.19
6	150.00	.....	750.00	916.00	12.71
7	270.53	280.53	3.18
8	\$358.00	25.00	100.00	1,223.71	1,766.71	4.66
9	12.00	721.00	768.00	4.09
10	1,706.62	265.50	1,613.82	8,106.87	11,921.96	8.49
11	8.00	56.60	608.85	2,013.50	2,716.95	8.27
12	3,080.00	1,140.27	1,053.08	5,930.20	11,313.55	11.17
13	74.00	34.36	1,690.29	1,873.65	5.21
.....	\$5,152.62	\$2,943.25	\$7,648.71	\$46,488.62	\$63,026.35	\$7.29

*Salaries of school committees included.

SULLIVAN

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Acworth.....	11	13	1	.....	6	2	21.7
2	Charlestown.....	14	15	4	1	2	1	24.13
3	Claremont.....	19	26	10	1	5	6	20
4	Cornish.....	16	15	.....	.....	6	2	17.73
5	Croydon.....	6	6	.....	.....	1	1	17.3
6	Goshen.....	5	5	.....	.....	.....	.....	16.22
7	Grantham.....	6	7	.....	.....	4	2	16
8	Langdon.....	5	5	.....	.....	4	.....	21.8
9	Lempster.....	9	9	.....	1	.....	.....	8.88
10	Newport.....	13	19	7	1	3	3	22.4
11	Plainfield.....	15	16	.....	.....	6	5	17.87
12	Springfield.....	10	10	.....	.....	4	.....	16
13	Sunapee.....	9	9	.....	.....	2	1	23.11
14	Unity.....	10	10	.....	.....	6	3	19
15	Washington.....	10	9	1	.....	5	3	16.2
	Total.....	158	174	23	4	54	29	18.55

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	12	1	1	13	\$5,700.00	\$250.00
2	15	.....	.....	9	11,100.00	200.00
3	22	.....	1	26	28,200.00	1,100.00
4	16	1	.....	12	5,000.00	75.00
5	6	.....	.....	3	2,000.00	16.00
6	5	.....	.....	5	1,000.00	35.00
7	7	1	.....	6	1,850.00	15.00
8	6	1	.....	5	2,000.00	45.00
9	9	.....	.....	9	2,700.00	60.00
10	17	.....	1	15	10,300.00	145.00
11	16	.....	.....	16	3,000.00	72.00
12	11	2	.....	11	2,500.00	65.00
13	9	.....	.....	3	4,250.00	55.00
14	10	1	.....	7	3,500.00	50.00
15	10	1	.....	10	2,500.00	15.00
	171	8	3	150	\$85,620.00	\$2,198.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Acworth.....	69	82	106	114	17	182	21	161	30	5
2	Charlestown.....			192	175	26	308	33	330	37	28
3	Claremont.....	432	454	477	510	49	822	116	568	5	23
4	Cornish.....	110	93	143	107	14	208	28	213.77	10	12
5	Croydon.....	56	51	58	64	8	97	17	92	12	8
6	Goshen.....			58	48	7	84	15	90	8	5
7	Grantham.....	41	45	67	55	7	102	13	90.11	10	12
8	Langdon.....	27	37	35	39	3	57	14	48.3	8	7
9	Lempster.....			53	49				90	3	
10	Newport.....	169	140	272	257	39	436	54	485	71	7
11	Plainfield.....			133	141	28	215	31	188	10	9
12	Springfield.....	94	58	101	76	22	123	27	150	7	3
13	Sunapee.....	68	66	98	106	22	157	25	138	8	4
14	Unity.....			88	83	18	136	17	123.25	13	23
15	Washington.....	62	65	68	70	8	124	6	106	7	4
	Total.....	1128	1091	1949	1894	268	3056	417	2873.43	239	150

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	1	\$28.00	21	\$22.00	3	5	3
2	4	54.21	18	22.60	3	9	.....
3	7	37.00	32	23.33	5	21	5
4	.....	.....	22	19.60	4	5	1
5	2	35.00	10	19.10	1	1	.....
6	2	21.00	6	15.65	.....	.....	.....
7	2	24.00	7	26.00	3	2	2
8	.....	.....	8	22.90	1	2	.....
9	.....	.....	15	12.00	3	2	.....
10	3	47.92	23	19.50	1	4	1
11	5	21.06	19	16.13	11	5	2
12	3	21.00	11	14.05	4	8	1
13	2	22.00	12	17.00	4	5	.....
14	.....	.....	12	16.22	3	8	.....
15	2	26.00	12	14.00	2	2	.....
	33	\$30.65	228	\$18.67	48	74	15

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Acworth	\$1,329 50	\$180.00	\$90.30	\$60.00	.....	\$142.00	\$1,801.80
2 Charlestown...	2,400.00	600.00	150.00	20 00	.....	.....	3,170.00
3 Claremont.....	7,523.50	1,450.60	430.43	42.50	\$21.74	600.00	10,068.77
4 Cornish	1,190.00	50.00	100.62	28.24	.....	115.00	1,483.86
5 Croydon.....	490.00	15.00	60.20	57.80	.....	62.00	685.00
6 Goshen	346.00	.....	42.91	32 00	.....	.....	420.91
7 Grantham.....	387.00	.....	46.87	30.44	35.77	.....	500.08
8 Langdon.....	700.00	.....	25.37	.....	.....	.....	725.37
9 Lempster.....	483.00	.....	33.54	67.96	.....	.....	584.50
10 Newport	4,735.55	850.00	204.25	.....	.....	.....	5,789.80
11 Plainfield.....	1,595.65	.....	107.93	80.96	6.21	.....	1,796.75
12 Springfield....	488.50	.....	65.49	.....	.....	70.00	623.99
13 Sunapee	851.96	224.00	87.29	72.00	.....	110.00	1,345.25
14 Unity.....	830.00	.....	70.30	.....	.....	.....	930.30
15 Washington....	816.12	.....	65.79	30.00	.....	1.00	912.91
Total.....	\$24,166.78	\$3,369.60	\$1,581.29	\$521.90	\$63.72	\$1,100.00	\$30,803.29

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$180.00	.....	\$18.00	\$35.00	\$1,421.50	\$1,704.50	\$6.62
2	.....	.....	130.00	250.00	2,790.00	3,245.00	8.28
3	200.00	\$1,175.00	50.60	632.48	7,768.55	10,001.63	4.55
4	14.00	36.00	.....	150.00	1,169.25	1,421.40	5.48
5	.....	.....	15.00	.....	590.67	622.67	5.10
6	.....	.....	14.62	29.20	377.09	438.91	3.84
7	.....	.....	.....	17.50	228.00	260.50	2.01
8	.....	.....	.....	67.87	631.00	728.87	9.85
9	.....	.....	.....	.....	480.00	515.00	4.70
10	800.00	22.50	203.72	266.02	3,584.14	4,936.38	7.28
11	.....	.....	384.65	48.00	1,077.25	1,566.90	4.10
12	.....	.....	.....	7.75	595.00	622.75	3.51
13	.....	275.00	211.50	35.50	824.00	1,378.00	4.21
14	.....	.....	.....	21.23	774.53	827.76	5.04
15	.....	.....	5.00	47.50	657.79	750.29	5.12
	\$1,194.00	\$1,508.50	\$1,033.09	\$1,608.05	\$22,968.77	\$29,020.56	\$5.31

* Salaries of school committees included.



TABLE II.

This table contains,—

1. The largest sum of money appropriated to any one district.
2. The smallest sum appropriated to any one district.
3. The length, in weeks, of the longest school.
4. The length, in weeks, of the shortest school.
5. Number of scholars in the largest school.
6. Number of scholars in the smallest school.
7. Rate per cent. of school assessment upon the invoiced valuation, expressed decimally. Many have failed to report this item; others have evidently reported it incorrectly.

This table exhibits, in the most striking light, some of the inequalities of our school system.

TABLE III.

This table contains,—

1. Number of fractional districts.
2. Number of districts under special acts.
3. Number of different scholars, not registered, attending private schools.
4. Number of scholars not absent during the year.
5. Amount of dog-tax appropriated to schools.
6. Number of towns employing teachers from normal schools.
7. Amount paid for superintendence.

TABLE No. II.

BELKNAP COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alton.....	\$442.00	\$42.44	30	6	41	5	.0032
2	Barnstead....	154.64	43.70	27	6	48	6	.....
3	Belmont.....	280.00	35.00	26	10	33	2	.0021
4	Centre Harbor	186.75	6.57	28	8	42	8	.005
5	Gilford.....	1,537.08	37.94	29	7	90	7	.....
6	Gilmanton....	171.16	36.70	27	5	45	3	.....
7	Laconia.....	3,260.43	120.30	36	21	70	14	.0021
8	Meredith.....	741.36	42.78	39	10	157	4	.0027
9	New Hampton	188.07	19.47	23	7	42	4	.0023
10	Sanbornton...	164.83	28.20	27	6.2	27	2	.0034
11	Tilton.....	288.32	74.52	31.1	17	29	10	.....
	Average....							.0029

TABLE No. III.

BELKNAP COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alton.....	.....	.....	2	25	.....	5	\$100 00
2	Barnstead .....	.....	.....	5	47	\$58 00	2	40.00
3	Belmont.....	.....	.....	2	9	.....	2	50.00
4	Centre Harbor.....	3	1	1	26	.....	1	25.00
5	Gilford.....	.....	.....	.....	155	.....	7	69.12
6	Gilmanton.....	1	.....	.....	106	.....	2	75 00
7	Laconia.....	1	.....	50	29	.....	4	25.00
8	Meredith	5	.....	10	53	.....	3	85.00
9	New Hampton.....	2	.....	19	51	18.50	.....	60.00
10	Sanbornton.....	2	.....	.....	17	.....	.....	75.00
11	Tilton.....	2	2	10	8	.....	.....	35.00
	Total.....	16	3	99	526	\$76 50	26	\$639.12

CARROLL COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Albany.....	\$67.00	\$18.32	12	5	24	6	.....
2	Bartlett.....	183.78	61.70	26	12	57	15	.....
3	Brookfield.....	176.61	.....	16.2	6	26	9	.....
4	Chatham.....	119.00	37.00	25	10	32	3	.....
5	Conway.....	.....	.....	.....	9.4	55	4	.....
6	Eaton,.....	122.20	10.99	20	11	36	8	.0032
7	Effingham.....	160.39	50.15	34	11	37	9	.004
8	Freedom.....	197.78	40.92	13	5.6	43	7	.0018
9	Hart's Location	.....	.....	.....	.....	4	2	.004
10	Jackson.....	173.13	31.87	28	9	30	9	.003
11	Madison.....	89.00	20.00	15	5	30	6	.004
12	Moultonborough	165.85	42.07	26	9	37	10	.0025
13	Ossipee.....	183.78	64.79	30	10.5	40	5	.0028
14	Sandwich.....	210.00	32.88	27	8	56	2	.0024
15	Tamworth....	144.96	24.43	20	6	35	3	.0025
16	Tuftonborough.	124.94	27.28	18	6	33	3	.00221
17	Wakefield.....	297.30	117.64	30	16	61	5	.00217
18	Wolfeborough.	1,220.74	30.23	36	7	52	1	.00206
	Average.....							.0027

CARROLL COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Albany.....				4	\$76.00		\$20.00
2	Bartlett.....			4	3	71.00	2	25.00
3	Brookfield.....			8	17	50.00	1	10.00
4	Chatham.....			8	14			8 00
5	Conway.....	2	1	16	34		4	75.00
6	Eaton.....	3		5	5	34.00	1	22.00
7	Effingham.....	2		15	39		3	45.00
8	Freedom.....			9		40.22	1	25.00
9	Hart's Location..				4			
10	Jackson.....			6	30		1	10.00
11	Madison.....	1		9	25			22.00
12	Moultonborough..	2		22	11		4	69.00
13	Ossipee.....	1		41	57		2	117.50
14	Sandwich.....			16	59	76.00	4	36.50
15	Tamworth.....			12	29		2	51.00
16	Tuftonborough...			5	45	59.51		43.33
17	Wakefield.....	3		6	40		1	45.00
18	Wolfeborough....	1	2	61	114		2	60.00
	Total.....	15	3	243	530	\$406.73	28	\$684.33

CHESHIRE COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alstead.....	\$440.56	\$73.24	29	16	29	2	.003
2	Chesterfield...	240.46	83.25	31	15	43	4	.0026
3	Dublin.....	153.20	84.04	20.4	18	21	6	.0012
4	Fitzwilliam...	473.00	109.00	25	18	44	3	.004
5	Gilsum	244.29	81.29	29	13.8	50	5	.0028
6	Harrisville....	331.80	114.25	25	16.8	55	7	.0023
7	Hinsdale.....	1,628.52	75.44	36	12.8	52	6	.0026
8	Jaffrey.....	651.40	61.23	32	9	48	6	.0026
9	Keene.....	13,040.59	94.69	38	8	120	2	.0025
10	Marlborough..	655.83	90.53	31	15	86	6	.002
11	Marlow.....	553.58	7.45	46	12.4	27	2	.....
12	Nelson.....	188.86	80.92	25	15	35	6	.0048
13	Richmond.....	146.22	30.85	20.2	9	35	4	.0033
14	Rindge.....	272.00	125.00	24	19.5	37	5	.0050
15	Roxbury.....	109.80	75.84	20	15	1	6	.004
16	Stoddard.....	130.58	28.17	17.2	7.6	33	8	.....
17	Sullivan	146.65	84.14	20	16	26	9	.0025
18	Surry.....	214.54	58.04	29	12	38	12	.0021
19	Swanzy.....	634.02	119.39	30	20	59	10	.0028
20	Troy	824.92	70.76	27.3	15.8	57	5	.0021
21	Walpole.....	1,520.50	94.85	34	17	42	3	.0028
22	Westmoreland	217.33	113.71	31	18	32	5	.0028
23	Winchester...	860.28	73.20	36	13	59	6	.0032
	Average....							.0029

CHESHIRE COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alstead.....	2	.....	.....	16	.....	1	\$54.00
2	Chesterfield.....	.....	.....	4	7	\$79.00	1	40.00
3	Dublin.....	.....	.....	2	11	.....	.....	33.00
4	Fitzwilliam.....	1	.....	8	118	69.00	5	82.32
5	Gilsum.....	.....	.....	8	11	.....	.....	25.00
6	Harrisville.....	1	.....	.....	4	33.00	2	33.00
7	Hinsdale.....	.....	.....	.....	79	29.00	3	96.00
8	Jaffrey.....	.....	.....	3	32	.....	1	50.00
9	Keene.....	.....	1	.....	272	250.00	1	175.00
10	Marlborough.....	.....	.....	3	10	49.00	.....	74.00
11	Marlow.....	.....	.....	10	22	22.00	.....	20.00
12	Nelson.....	1	.....	.....	3	.....	2	30.00
13	Richmond.....	1	.....	.....	35	.....	2	51.45
14	Rindge.....	1	.....	.....	22	.....	.....	51.00
15	Roxbury.....	.....	.....	1	8	26.00	.....	8.00
16	Stoddard.....	.....	.....	2	23	.....	6	33.00
17	Sullivan.....	.....	.....	.....	4	.....	3	24.00
18	Surry.....	.....	.....	.....	10	15.00	2	12.00
19	Swanzey.....	.....	.....	.....	40	61.51	2	50.00
20	Troy.....	.....	.....	5	40	.....	2	41.03
21	Walpole.....	.....	1	6	17	.....	1	115.00
22	Westmoreland.....	.....	.....	.....	11	.....	3	55.00
23	Winchester.....	.....	.....	.....	59	108.00	.....	98.00
	Total.....	7	2	52	854	\$741.51	37	\$1,250.80

COOS COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Largest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Berlin	\$356.22	\$108.29	32	15	81	4	.0035
2	Carroll	277.60	39.47	25	8	75	8	.0028
3	Clarksville	92.00	49.00	17	9	23	13	.005
4	Colebrook	624.52	57.77	28	15	64	5	.0027
5	Columbia.....	128.07	61.52	28	11	21	5	.0062
6	Dalton.....	75.50	26.88	20	7 5	30	8	.0032
7	Dummer.....	120.80	46.73	19.2	6	31	7	.0051
8	Errol.....	66.83	38.82	21.5	14	13	6	.....
9	Gorham.....	867.41	220.15	36	28	72	24	.0033
10	Jefferson	169.02	7.03	19.6	10	50	11	.....
11	Lancaster.....	1,009.16	57.97	33	14	85	8	.0022
12	Milan	247.06	45.66	30	8	37	9	.0091
13	Northumber'd.	288.91	23.76	23	7	120	2	.0021
14	Pittsburg.....	105.50	50.60	23.8	8.5	29	2	.0012
15	Randolph.....	131.45	131.45	33	20	23	9	.....
16	Shelburne.....	101.18	61.60	17	12	19	6	.004
17	Stark.....	144.25	75.75	24	13	41	8	.0024
18	Stewartstown..	186.24	37.02	32	10.5	30	4	.0062
19	Stratford	290.70	33.56	34	8	65	9	.0032
20	Whitefield.....	710.73	77.44	21	16	58	5	.0022
21	Wentworth L'n .....	.....	.....	.....	.....	.....	.....	.002
	Average.....							.0038

COOS COUNTY.

TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1 Berlin						6	\$12.00
2 Carroll				15	\$25.00		12.50
3 Clarksville				13		1	12.00
4 Colebrook	1			31	91.67	1	45.00
5 Columbia				4		1	40.00
6 Dalton	1			26			28.50
7 Dummer				9	.54	1	23.00
8 Errol					26.00		7.75
9 Gorham			16	69		1	25.00
10 Jefferson			2	35			35.00
11 Lancaster	1					3	96.00
12 Milan			5	13		2	48.00
13 Northumberland				20		2	.....
14 Pittsburg				4	40.00		10.00
15 Randolph				8			6.00
16 Shelburne				23	30.00		6.00
17 Stark				32	34.00	3	30.00
18 Stewartstown				15			49.00
19 Stratford			2	27		2	30.00
20 Whitefield				8			41.50
21 Wentworth's Loca'n.				2			3.00
Total	3		25	354	\$247.21	23	\$560.25

GRAFTON COUNTY.

TOWNS.		Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alexandria....	\$81.34	\$81.34	24	10.5	23	7	.0040
2	Ashland.....	1,164.49	15.14	28	14	65	10	.003
3	Bath.....	243.16	71.38	33	10	43	5	.....
4	Benton.....	86.15	35.20	20	16	23	6	.....
5	Bethlehem....	572.78	47.48	29	13	55	6	.0023
6	Bridgewater..	112.11	12.40	23	3	26	2	.0036
7	Bristol.....	1,173.28	34.50	30	8.4	56	3	.0025
8	Campton.....	166.62	55.67	29	9.8	39	6	.0035
9	Canaan.....	344.00	18.00	42	4	35	3	.....
10	Dorchester....	92.90	24.75	19	9	28	4	.004
11	Easton.....	113.03	75.54	24	17	28	8	.....
12	Ellsworth....	86.00	61.00	14	13.2	34	20	.004
13	Enfield.....	561.08	72.51	25	17	35	3	.0026
14	Fraconia.....	227.72	75.63	26	10	42	8	.0027
15	Grafton.....	151.65	40.92	33	10	40	7	.0022
16	Groton.....	66.53	5.63	15	6	27	4	.002
17	Hanover.....	1,150.00	15.00	36	5	52	2	.0022
18	Haverhill....	426.97	58.57	36	17	52	1	.0033
19	Hebron.....	125.90	19.45	22	6	30	1	.....
20	Holderness....	108.96	30.09	36	10	19	1	.0024
21	Landaff.....	146.25	22.22	33	6	31	7	.0021
22	Lebanon.....	2,264.27	40.56	34	9	61	3	.0021
23	Lincoln.....	67.50	67.50	11	10	10	9	.....
24	Lisbon.....	1,200.00	44.00	31	10	68	7	.0027
25	Littleton....	2,087.18	19.06	33	10	70	3	.....
26	Lyman.....	124.57	84.40	29	17	10	1	.0021
27	Lyme.....	312.02	48.80	27	11	44	4	.0020
28	Monroe.....	194.98	63.20	30	17	31	14	.0025
29	Orange.....	93.46	9.75	17	9.2	19	3	.0045
30	Orford.....	205.00	52.65	28	18	26	1	.0129
31	Piermont.....	121.12	33.31	30	10	28	4	.002
32	Plymouth....	1,304.72	57.00	37	12	85	10	.0037
33	Rumney.....	248.26	55.52	31	12	36	9	.0019
34	Thornton....	147.01	43.91	26	9	31	9	.0085
35	Warren.....	388.27	22.32	38	11	37	5	.0034
36	Waterville....	34.05	15.95	8	5	11	8	.....
37	Wentworth....	158.00	42.00	26	9	26	3	.0028
38	Woodstock....	103.94	15.37	18	6	43	6	.005
Average.....								.0033

GRAFTON COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alexandria			1	40	\$108.62		\$30.00
2	Ashland	2		4	12		5	26.50
3	Bath				27		3	
4	Benton	2		9	18		4	20.00
5	Bethlehem	1		8	51			36.50
6	Bridgewater	1			61		1	25.00
7	Bristol		1				2	35.00
8	Campton	1		2	33	142.52	7	50.00
9	Canaan			12	93	23.00	1	60.00
10	Dorchester	2		2	26		1	25.50
11	Easton	1					1	12.00
12	Ellsworth				4		1	7.00
13	Enfield	1			97		3	75.00
14	Franconia	4		2	12			
15	Grafton	1			14			30.60
16	Groton	2		3	41			22.00
17	Hanover	1	1	13	14		3	62.50
18	Haverhill	1		40	25		3	100.00
19	Hebron	1			5	9.04		12.50
20	Holderness	3			14	198.00	5	41.00
21	Landaff			4			2	26.00
22	Lebanon	1	2	9	50	116.00	7	100.00
23	Lincoln			4	4	7.00	1	
24	Lisbon	1	2	3			4	60.00
25	Littleton	2		15	202		2	90.00
26	Lyman				39	60.00	2	34.50
27	Lyne	1		8	132	33.50	4	40.00
28	Monroe				26		1	19.01
29	Orange	1		1	7	13.00	2	20.00
30	Orford	1		2	8		1	60.00
31	Piermont	2		9	15	20.00	1	40.00
32	Plymouth	2		35	18	87.00	12	80.00
33	Rumney	1	1	8	39		2	25.00
34	Thornton				42	49.00		25.00
35	Warren			3	17		1	26.35
36	Waterville				9		2	2.00
37	Wentworth	2		1	18		2	25.00
38	Woodstock				17		2	15.00
	Total	38	7	198	1,230	\$866.68	87	\$1,358.96

HILLSBOROUGH COUNTY.

TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1 Amherst.....	.....	.....	30	30	52	6	.003
2 Antrim.....	\$536.18	\$13.73	33	10	46	6	.0053
3 Bedford.....	351.98	34.77	35	17	34	9	.0027
4 Bennington....	401.34	18.84	22	7	56	6	.0022
5 Brookline.....	384.92	80.02	30	11	31	6	.....
6 Deering.....	82.83	14.76	16	6	19	3	.....
7 Francestown....	501.48	30.39	29	16	104	5	.003
8 Goffstown.....	878.33	70.73	34	13	40	3	.002
9 Greenfield.....	326.83	51.96	30	12	47	8	.0024
10 Greenville.....	957.85	90.00	35	17.4	64	4	.0018
11 Hancock.....	127.34	87.33	19	15	32	2	.....
12 Hillsborough..	1,123.46	24.70	33	5	48	2	.0014
13 Hollis.....	888.76	114.11	32	11.9	59	5	.0023
14 Hudson.....	153.56	124.47	26	20	29	7	.....
15 Litchfield....	180.23	65.38	30	21	14	7	.0045
16 Lyndeborough.	226.37	72.98	23	13	45	8	.0028
17 Manchester....	.....	.....	37	37	50	5	.0028
18 Mason.....	214.41	194.41	33	23	28	18	.002
19 Merrimack....	358.59	89.98	32	18	29	3	.00236
20 Milford.....	4,716.68	4,716.68	33	32	82	13	.0025
21 Mont Vernon..	307.64	66.75	30 5	15	32	5	.0034
22 Nashua.....	.....	.....	36	36	82	6	.....
23 N w Boston...	496.95	41.07	28.5	8	28	2	.0023
24 New Ipswich..	277.79	84.88	36	13	50	4	.0083
25 Pelham.....	220.00	79.50	32	17	40	5	.0021
26 Peterborough..	836.77	73.71	30	12.5	146	4	.0025
27 Sharon.....	125.00	40.00	26	15	19	8	.004
28 Temple.....	137.00	103.40	20	20	20	3	.003
29 Weare.....	310.50	7.29	31	10	36	6	.0023
30 Wilton.....	1,288.20	47.04	33	10	47	4	.003
31 Windsor.....	42.50	27.50	16	11	5	4	.0032
Average.....							.0030

HILLSBOROUGH COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Amherst.....	2	.....	2	.....	.....	2	\$184.70
2	Antrim.....	1	.....	10	23	.....	1	70.00
3	Bedford.....	1	.....	1	11	\$278.00	3	50.00
4	Bennington.....	1	.....	2	26	.....	.....	16.00
5	Brookline.....	.....	.....	4	42	44.00	1	40.00
6	Deering.....	.....	.....	3	44	.....	.....	38.00
7	Francestown.....	2	.....	10	12	.....	.....	50.00
8	Goffstown.....	1	1	3	2	.....	3	75.00
9	Greenfield.....	1	.....	12	10	.....	.....	30.00
10	Greenville.....	.....	.....	.....	2	31.00	.....	40.00
11	Hancock.....	1	.....	.....	16	.....	2	45.00
12	Hillsborough.....	1	.....	20	105	.....	.....	100.00
13	Hollis.....	.....	.....	.....	13	.....	.....	70.70
14	Hudson.....	.....	.....	1	41	.....	3	50.00
15	Litchfield.....	1	.....	8	4	.....	.....	15.00
16	Lyndeborough.....	1	.....	4	81	28.00	3	50.00
17	Manchester.....	.....	.....	2,500	268	.....	4	1,780.00
18	Mason.....	1	.....	.....	10	.....	1	40.00
19	Merrimack.....	3	.....	3	17	76.00	2	60.00
20	Milford.....	.....	.....	.....	35	132.00	6	250.00
21	Mont Vernon.....	1	.....	33	7	.....	.....	33.25
22	Nashua.....	.....	.....	20	88	.....	9	1,000.00
23	New Boston.....	3	.....	6	17	.....	2	90.00
24	New Ipswich.....	1	.....	12	14	.....	2	76.00
25	Pelham.....	.....	.....	.....	10	54.50	2	40.00
26	Peterborough.....	.....	.....	6	16	.....	2	60.00
27	Sharon.....	1	.....	.....	3	.....	.....	8.00
28	Temple.....	.....	.....	5	25	29.00	.....	25.00
29	Weare.....	1	.....	.....	58	.....	.....	93.50
30	Wilton.....	.....	.....	6	41	.....	1	75.00
31	Windsor.....	.....	.....	.....	5	9.00	.....	7.00
	Total	24	1	2,671	1,046	\$681.50	49	\$4,562.15

MERRIMACK COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Allenstown	\$1,031.74	\$86.07	36	14	48	6	.....
2	Andover.....	366.91	41.33	34	11	29	4	.....
3	Boscawen.....	1,086.00	86.00	34	17	24	7	.0026
4	Bow.....	107.72	41.18	27	8	21	3	.0025
5	Bradford	494.81	28.38	30	8	32	.....	.018
6	Canterbury	254.81	52.73	31	8	38	8	.002
7	Chichester.....	192.99	63.09	29	19	35	13	.0033
8	Concord.....	17,634.00	74.75	36	15	146	4	.0022
9	Danbury.....	127.61	17.95	24	6	41	5	.0020
10	Dunbarton.....	153.56	60.56	27	12	24	3	.0025
11	Epsom.....	191.11	40.72	25	12	40	8	.0025
12	Franklin.....	.....	.....	36	30	139	4	.....
13	Henniker.....	255.97	66.11	25	14	50	3	.0024
14	Hill	92.60	30.00	32	6	41	6	.0080
15	Hooksett.....	639.10	62.28	32	13.4	105	9	.0025
16	Hopkinton.....	206.25	92.30	28	18	30	4	.0023
17	Loudon.....	314.97	38.01	24	11	37	4	.0021
18	Newbury.....	188.65	28.20	23	8	30	3	.0057
19	New London...	271.91	82.96	27	16	35	11	.0020
20	Northfield.....	321.34	61.30	30	11	30	10	.0022
21	Pembroke.....	1,487.11	91.16	36	18	72	6	.....
22	Pittsfield.....	823.95	70.67	30	16	49	11	.0019
23	Salisbury	200.00	22.80	23.6	6	33	3	.0020
24	Sutton.....	164.56	8.77	26	6	41	2	.0021
25	Warner.....	301.94	26.21	30	14	20	1	.....
26	Webster.....	143.13	28.91	18	7	26	8	.....
27	Wilmot.....	196.88	34.96	27	11	38	4	.0030
	Average ....							.0035

MERRIMACK COUNTY.

	TOWNS.	Fractional school districts,	Districts under special acts,	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Allenstown							\$25.00
2	Andover.....			4	14	\$232.70	2	70.00
3	Boscawen.....				4		1	50.00
4	Bow	1	1		12		2	45.00
5	Bradford.....	2	1	5		37.50	1	50.00
6	Canterbury.....	1			25		3	
7	Chichester.....	3			10		3	25.00
8	Concord.....	4	4	57	88		12	1,640.00
9	Danbury.....				39			30.00
10	Dunbarton.....			3	10			50.75
11	Epsom.....	2		2	10			32.00
12	Franklin.....				8		5	250.00
13	Henniker			1	32			
14	Hill.....					15.00		36.50
15	Hooksett.....				19		2	75.00
16	Hopkinton.....	2		20	10	169.20		108.00
17	Loudon.....	3	3		75		1	49.00
18	Newbury.....	2		3	83			29.75
19	New London.....			8	50		2	30.00
20	Northfield.....	2	1	10	15		3	35.00
21	Pembroke.....	1		10	28		4	100.00
22	Pittsfield.....	1		15	26	120.16		40.00
23	Salisbury.....				40		1	49.00
24	Sutton.....	2		1	47			40.00
25	Warner.....	4			26			84.00
26	Webster.....	1		6	41		1	44.00
27	Wilmot.....				14			25.00
	Total	31	10	145	726	\$574.56	43	\$3,013.00

ROCKINGHAM COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Atkinson	\$150.00	\$150.00	30	21	22	6	.0020
2	Auburn	179.39	48.46	27	12 5	26	7	.0020
3	Brethwood	259.06	20.01	30	9	51	7	.0020
4	Candia	238.87	57.98	27.6	13	40	10	.0038
5	Chester	232.59	46.65	29	12	52	5	.0020
6	Danville	206.07	66.06	25.5	14	49	13	.0020
7	Deerfield	210.55	20.28	31	9	51	6	.0032
8	Derry	476.20	.....	35	17	70	8	.0028
9	East Kingston..	213.76	158.68	29.6	25	32	13	.0021
10	Epping	648.86	80.44	36.6	17.8	51	5	.0020
11	Exeter	5,903.92	140.40	36	15	54	5	.0022
12	Fremont	159.31	78.68	22	18	51	17	.0018
13	Greenland	280.00	280.00	35	32	31	24	.0018
14	Hampstead	310.60	63.00	37	10	47	10	.0031
15	Hampton	438.90	168.75	32	24	43	5	.0018
16	Hampton Falls	243.93	243.93	33	30	36	23	.0035
17	Kensington	363.00	333.00	32	22.5	49	25	.0025
18	Kingston	253.15	113.03	31	18	43	24	.....
19	Londonderry ..	227.30	84.83	32	15	31	9	.0025
20	Newcastle .....	.....	.....	31.2	.....	43	31	.....
21	Newington	400.65	400.65	34	34	60	.....	.0020
22	Newmarket	2,500.00	.....	34	17	.....	9	.....
23	Newton	243.09	94.72	33	18	50	4	.0022
24	No. Hampton ..	710.18	396.00	34	32	80	29	.....
25	Northwood	315.61	46.26	28	10	56	9	.0024
26	Nottingham	212.13	59.01	21	12	30	2	.0026
27	Plaistow	312.59	174.65	33	25	50	23	.0025
28	Portsmouth .....	.....	.....	40	40	74	15	.....
29	Raymond	283.44	34.01	21	8	24	2	.0021
30	Rye	325.00	325.00	32	22	57	39	.....
31	Salem	128.49	43.21	32	18	49	8	.0019
32	Sandown	161.60	79.10	18	14	24	16	.0019
33	Seabrook	438.00	110.00	23	21	71	10	.0041
34	So. Hampton ..	199.74	115.47	27	23.6	36	12	.0019
35	So. Newmark't.	1,142.82	188.00	31	24	34	13	.0041
36	Stratham	373.83	245.78	36	29	38	22	.0022
37	Windham	282.83	79.98	34	15	31	8	.0026
	Average .....							.0025

ROCKINGHAM COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Atkinson	1	1	12	6			\$20.00
2	Auburn	1		6	52	\$18.00	1	40.00
3	Brentwood			20	22	27.54	1	16.00
4	Candia	1	1	18	22			30.00
5	Chester	1		3	13		2	40.00
6	Danville			5	5			15.00
7	Deerfield	2	1		17		2	60.00
8	Derry	1		30	9	100.92	2	45.00
9	East Kingston			4	8		1	15.00
10	Epping	1		4	9		4	41.15
11	Exeter			160			1	80.00
12	Fremont				27			15.00
13	Greenland			30	3		2	19.30
14	Hampstead			6	13		4	35.00
15	Hampton			9	17	21.00	1	25.00
16	Hampton Falls			6	2	28.00	1	25.00
17	Kensington			3	13		1	15.00
18	Kingston	1		15	12		1	26.00
19	Londonerry	2		17	15		1	50.00
20	Newcastle			8	10			40.00
21	Newington			6	2			12.00
22	Newmarket	1		5	26		2	65.60
23	Newton	1		26	12			25.00
24	North Hampton			7	2		1	16.00
25	Northwood	1		25	8			60.35
26	Nottingham	1			14		1	60.00
27	Plaistow			8		46.00		20.50
28	Portsmouth			150			1	
29	Raymond	1			32		1	
30	Rye			5	1		2	20.00
31	Salem				22	265.00	1	75.00
32	Sandown				10			22.00
33	Seabrook			10	22		3	22.00
34	South Hampton			1	1			15.00
35	South Newmarket			10	32			26.00
36	Stratham			12	6		1	25.00
37	Windham			4	13	42.00	2	43.00
	Total	16	3	652	478	\$548.46	40	\$1,159.30

STRAFFORD COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Barrington.....	\$188.53	\$37.03	31	9	37	6	.0025
2	Dover.....	22,881.94	.....	35.5	35.5	68	8	.0029
3	Durham.....	371.00	85.00	39	17	39	4	.0025
4	Farmington...	3,367.16	24.41	37	5	80	2	.002
5	Lee.....	178.10	58.49	25	10.3	34	13	.0023
6	Madbury.....	264.00	150.00	33	20	23	11	.....
7	Middleton.....	111.37	50.98	16.4	8	29	11	.0020
8	Milton.....	424.84	27.37	24	9	52	6	.0023
9	New Durham..	97.00	24.00	17	6	35	6	.002
10	Rochester.....	6,633.98	76.27	36	15	712	7	.0023
11	Rollinsford....	1,156.04	281.00	37	30.2	40	20	.002
12	Somersworth..	11,578.34	166.00	36	26	98	13	.0026
13	Strafford.....	234.79	31.07	32	12	46	2	.0029
	Average.....							.0024

STRAFFORD COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Barrington.....	.....	.....	.....	47	.....	.....	\$50.00
2	Dover.....	.....	.....	90	.....	.....	12	.....
3	Durham.....	1	.....	10	2	.....	1	40.00
4	Farmington.....	.....	1	.....	58	.....	.....	112.00
5	Lee.....	1	.....	6	33	\$17.50	1	26.00
6	Madbury.....	1	.....	.....	.....	.....	.....	16.00
7	Middleton.....	.....	.....	.....	7	.....	.....	10.00
8	Milton.....	.....	.....	2	87	99.00	2	60.00
9	New Durham.....	.....	.....	.....	35	.....	2	35.00
10	Rochester.....	1	1	9	34	200.00	6	229.15
11	Rollinsford.....	.....	1	1	15	.....	2	30.00
12	Somersworth.....	.....	1	8	10	165.00	3	110.00
13	Strafford.....	1	.....	1	69	.....	1	75.00
	Total.....	5	4	127	397	\$481.50	30	\$793.15

SULLIVAN COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Acworth.....	\$354.78	\$65.10	29	14	32	4	.0035
2	Charlestown ..	1,341.84	33.17	34	8	52	5	.0029
3	Claremont.....	1,278.09	105.33	35	17	56	4	.0025
4	Cornish.....	197.83	16.52	25	10	42	6	.005
5	Croydon.....	217.71	39.22	29	9	39	10	.....
6	Goshen.....	105.91	65.35	20.5	11	27	16	.0018
7	Grantham.....	201.50	38.00	30	7	39	3	.0023
8	Langdon.....	147.10	132.67	23	20	21	5	.0026
9	Lempster.....	93.24	26.59	21	7	18	3	.0019
10	Newport.....	2,501.61	76.68	36	18	66	4	.0036
11	Plainfield.....	259.17	40.64	32	12	41	3	.....
12	Springfield.....	100.42	26.50	21.2	7	33	10	.0033
13	Sunapee.....	187.51	31.41	33	10	45	3	.0026
14	Unity.....	137.09	53.36	26	2.6	33	2	.0028
15	Washington....	114.00	45.00	25	10	40	1	.001
	Average....							.0027

SULLIVAN COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Acworth.....	1	.....	.....	64	.....	3	\$50.00
2	Charlestown.....	2	2	6	27	.....	.....	75.00
3	Claremont.....	.....	1	30	18	.....	5	175.00
4	Cornish.....	.....	.....	10	21	.....	1	52.15
5	Croydon.....	3	.....	2	1	.....	.....	17.00
6	Goshen.....	.....	.....	.....	3	\$32.00	.....	18.00
7	Grantham.....	1	.....	4	.....	.....	2	15.00
8	Langdon.....	.....	.....	1	8	.....	.....	30.00
9	Lempster.....	.....	.....	3	.....	12.00	.....	35.00
10	Newport.....	3	1	.....	120	.....	1	60.00
11	Plainfield.....	1	.....	.....	16	.....	2	57.00
12	Springfield.....	1	.....	.....	30	.....	1	20.00
13	Sunapee.....	.....	.....	7	10	47.00	.....	32.00
14	Unity.....	2	.....	.....	18	.....	.....	32.00
15	Washington.....	.....	.....	.....	27	.....	.....	40.00
	Total.....	14	4	63	363	\$91.00	15	\$708.15

TABLE IV.

The information contained in the following table has been derived from answers to a circular sent to the various towns in the state. Its purpose is to give, in one view, some idea of the resources of the state for a higher education than that given in the common schools.

The public and private schools are given in separate tables.

It is to be regretted that some schools have failed to report for the past year.

TABLE

SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Amherst High School.....	Amherst Village.....	.....	1	.....	17
2	Bristol High School.....	Bristol.....	.....	1	3	20
3	Candia Village High School.....	Candia Village.....	1878	1	1	27
4	Charlestown High School.....	Charlestown.....	1851	1	.....	75
5	Concord High School.....	Concord.....	1850	1	3	72
6	Conant High School.....	Jaffrey.....	1870	1	1	35
7	Dover High School.....	Dover.....	1851	.....	.....	.....
8	Exeter Boys' High School.....	Exeter.....	1783	1	.....	50
9	Franklin High School.....	Franklin.....	1874	1	1	25
10	Franklin High School.....	Salmon Falls.....	.....	1	.....	10
11	Farmington High School.....	Farmington.....	1870	1	1	19
12	Goffstown High School.....	Goffstown.....	1876	.....	.....	.....
13	Great Falls High School.....	Somersworth.....	1849	1	1	10
14	Hancock High School.....	Hancock.....	1873	1	1	13
15	Hampstead High School.....	Hampstead.....	1875	1	.....	15
16	Hinsdale High School.....	Hinsdale.....	1878	1	1	25
17	Hollis High School.....	Hollis.....	1876	1	1	6
18	Keene High School.....	Keene.....	1867	2	2	47
19	Laconia High School.....	Laconia.....	1875	.....	2	16
20	Lebanon High School.....	Lebanon.....	1877	1	1	25
21	Littleton Graded School.....	Littleton.....	1868	1	7	143
22	Lisbon High School.....	Lisbon.....	1877	.....	1	14
23	Manchester High School.....	Manchester.....	1867	2	4	89
24	Milford High School.....	Milford.....	1853	1	1	38
25	Meredith High School.....	Meredith.....	1871	.....	.....	.....
26	Nashua High School.....	Nashua.....	1853	1	4	84
27	Newmarket High School.....	Newmarket.....	1874	1	3	70
28	Newport High School.....	Newport.....	1878	1	1	22
29	Northfield High School.....	Northfield Depot.....	1872	.....	1	15
30	Peterborough High School.....	Peterborough.....	1871	1	.....	21
31	Portsmouth High School.....	Portsmouth.....	1848	1	3	51
32	Rindge High School.....	Rindge.....	.....	1	.....	22
33	Robinson Female Seminary.....	Exeter.....	1867	1	8	.....
34	Rochester High School.....	Rochester.....	1861	1	1	31
35	Simonds Free High School.....	Warner.....	1871	1	2	23
36	State Normal School.....	Plymouth.....	1871	2	2	2
37	Stevens High School.....	Claremont.....	1868	1	3	53
38	Troy High School.....	Troy.....	1865	.....	.....	.....
39	Walpole High School.....	Walpole.....	1855	1	.....	14
40	Winchester High School.....	Winchester.....	1870	1	1	50
				36	61	1,240

NO. IV.

(PUBLIC SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	20	37	24	5	.....	16	April.....	30	\$6,000
2	30	50	30	.....	6	.....	April.....	32	15,000
3	25	52	24	12	2	.....	September.....	29	.....
4	90	165	11	6	.....	.....	April.....	34	3,000
5	89	161	161	105	35	750	September.....	36	40,000
6	42	76	35	18	.....	.....	August.....	22	.....
7	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	.....	50	50	25	.....	.....	September.....	36	.....
9	23	48	48	20	12	300	September.....	36	34,900
10	12	16	12	6	.....	.....	April.....	36	5,000
11	22	41	41	29	.....	120	September.....	37	15,000
12	.....	.....	.....	.....	.....	.....	.....	.....	.....
13	25	33	35	23	14	75	September.....	36	15,000
14	16	29	13	3	.....	.....	September.....	22	.....
15	15	30	30	18	6	.....	August.....	36	9,000
16	32	57	47	18	.....	25	September.....	36	.....
17	13	19	19	18	11	135	September.....	32	4,000
18	70	115	117	87	20	400	September.....	38	60,000
19	28	44	35	8	10	.....	September.....	36	2,500
20	35	60	60	20	.....	11	September.....	33	25,000
21	176	319	36	18	.....	25	September.....	38	33,000
22	16	30	30	4	.....	25	April.....	32	3,000
23	127	216	216	171	32	45	September.....	38	65,000
24	35	73	73	21	12	21	September.....	36	6,500
25	.....	.....	.....	.....	.....	.....	.....	.....	.....
26	112	196	196	101	43	200	September.....	36	125,000
27	60	130	23	7	.....	1	April.....	36	17,000
28	20	42	42	22	.....	30	September.....	36	5,000
29	15	30	6	.....	.....	.....	January.....	12	.....
30	17	38	38	7	.....	.....	August.....	36	2,000
31	69	114	120	104	43	890	September.....	41	20,500
32	20	42	30	1	.....	.....	September.....	12	.....
33	161	153	49	46	61	50	September.....	36	125,000
34	39	70	70	59	.....	50	April.....	36	4,675
35	27	50	45	6	6	300	August.....	39	11,500
36	49	48	.....	.....	.....	250	August.....	35	20,000
37	53	94	97	30	16	300	September.....	39	30,000
38	.....	.....	.....	.....	.....	.....	.....	.....	.....
39	15	28	13	4	.....	.....	April.....	34	3,000
40	50	100	35	20	.....	100	March.....	36	12,000
	1,648	2,861	1,911	1,042	329	4,219			\$717,575

*SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of charter.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Adams Female Seminary.....	East Derry.....	.....	.....	.....	.....	.....
2	Appleton Academy.....	New Ipswich.....	1789	1789	3	2	42
3	Atkinson Academy.....	Atkinson.....	1791	1789	1	1	30
4	Anstin Academy.....	Strafford Centre.....	1830	1830	1	.....	14
5	Barnard Academy.....	South Hampton.....	1836	1844	1	.....	8
6	Beede's Normal Institute.....	Centre Sandwich.....	.....	.....	.....	.....	.....
7	Boarding and Day School.....	Portsmouth.....	1874	1874	2	5	.....
8	Brckett Academy.....	Greenland.....	1823	1824	3	2	20
9	Chester Academy.....	Chester.....	1853	1853	2	.....	23
10	Chesterfield Academy.....	Chesterfield.....	1790	1790	1	.....	12
11	Classical Institute.....	Milton Three Ponds.....	1866	1866	.....	2	17
12	Coe's Northwood Academy.....	Northwood Centre.....	1867	1866	2	1	37
13	Colby Academy.....	New London.....	1853	18' 6	3	4	64
14	Colebrook Academy.....	Colebrook.....	1836	1848	1	1	28
15	Clinton Grove Academy.....	Weare.....	.....	.....	.....	.....	.....
16	Commercial College.....	Portsmouth.....	.....	1873	3	1	56
17	Contoocook Academy.....	Contoocook.....	1856	1856	1	1	16
18	Conway Academy.....	North Conway.....	1828	1828	1	1	31
19	Deering Academy.....	Deering Centre.....	.....	.....	.....	.....	.....
20	Dearborn Academy.....	Seabrook.....	.....	.....	.....	.....	.....
21	Dunbarton High School.....	Dunbarton.....	.....	1870	1	.....	20
22	Franklin Academy.....	Dover.....	1818	1818	1	1	30
23	Francestown Academy.....	Francestown.....	1819	1821	3	3	72
24	Gaskell's Business College.....	Manchester.....	.....	1' 65	2	.....	74
25	Gilmanton Academy.....	Gilmanton.....	1794	1794	1	3	17
26	Hampton Academy.....	Hampton.....	.....	.....	.....	.....	.....
27	Hillsborough Bridge Union School	Hillsboro' Bridge..	.....	1863	1	1	68
28	Kimball Union Academy.....	Meriden.....	1813	1815	2	2	41
29	Kingston Academy.....	Kingston Plains.....	1855	1819	1	.....	16
30	Lancaster Academy.....	Lancaster.....	1828	.....	1	1	30
31	McGaw Institute.....	Reed's Ferry.....	1850	1850	1	2	27
32	Mt. St. Mary's Institute.....	Manchester.....	.....	.....	.....	.....	.....
33	McCollum Institute.....	Mont Vernon.....	1850	1850	1	2	24
34	Marlow Academy.....	Marlow.....	.....	1850	1	1	9
35	N. E. Masonic Charitable Institute.	C. Effingham.....	1861	1861	2	3	40
36	N. H. Conf. Sem. and Fem. Coll...	Tilton.....	1852	1845	7	4	85
37	New Hampton Literary Institution	New Hampton.....	1853	1853	6	4	95
38	Newton High School.....	Newton.....	.....	1881	1	.....	20
39	Northwood Seminary.....	Northwood Ridge..	1867	1867	1	1	13
40	Orford Academy.....	Orford.....	1850	1851	.....	.....	.....
41	Phillips Exeter Academy.....	Exeter.....	1781	1783	6	.....	287
42	Pembroke Academy.....	Pembroke.....	1818	1819	1	1	32
43	Pinkerton Academy.....	Derry.....	1814	1815	1	2	33
44	Pittsfield Academy.....	Pittsfield.....	1830	1830	1	1	35
45	Penacook Normal Academy.....	Fisherville.....	1866	1866	4	2	50
46	Proctor Academy.....	Andover Centre.....	1879	1881	1	1	31
47	Raymond High School.....	Raymond Centre.....	.....	1867	1	.....	30
48	St. Paul's School.....	Concord.....	1855	1856	15	.....	227
49	School of Practice.....	Wilnot Centre.....	.....	.....	.....	.....	.....
50	School for Boys.....	Holderness.....	1878	1879	3	.....	48
51	Tilden Ladies' Seminary.....	West Lebanon.....	1854	1854	1	9	.....
52	Tubbs' Union Academy.....	Washington.....	.....	1848	1	1	26
53	Wolfeborough Academy.....	Wolfeborough.....	.....	1878	1	1	15

*Schools that have made no returns are reported as in the previous year.

(PRIVATE SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1									
2	24	56	10	20	12	500	September....	37	\$15,000
3	15	30	40	10	5	1,000	September....	36	6,000
4	13	27	6	1		100	August.....		1,000
5	7	15	10	5	3		December....	36	1,500
6									
7	32	21	12	9	30	600	September....	36	18,000
8	26	40	36	20	27	125	September....	39	5,000
9	19	42	33	15			September....	40	1,000
10	11	23	11	2			Autumn.....	12	500
11	31	37	18				September....	44	2,800
12	34	65	67	23	4	500	September....	38	2,000
13	69	112	100	54	35	1,500	September....	37	100,000
14	36	60	20	1			September....	21	2,500
15									
16	6	51	62	18	4		September....	40	
17	31	47	29	7			August.....	27	2,500
18	17	37	29	14	4		September....	30	2,000
19									
20									
21	25	20	20	5	10			22	
22	20	50	32	8		783	September....	40	10,000
23	66	136	90	25	15	350	August.....	35	2,500
24	26	70						52	
25	18	30	23	15	3	800	September....	36	10,000
26									
27	49	117	30	10	3		August.....	39	2,000
28	40	58	75	50	6	2,000	August.....	39	30,000
29	20	36	25	6	30		September....	32	5,000
30	30	57	50	10			September....	39	3,000
31	19	45	31	12	5	370	August.....	36	7,000
32									
33	19	37	39	15	5	880	August.....	36	7,000
34	18	27	22	7			August.....	24	1,000
35		40	15	7			August.....	22	8,000
36	128	202	80	44	25	600	August.....	39	25,000
37	45	105	121	30	8	4,000	August.....	40	30,000
38	16	36	25	8			September....	36	
39	20	33	30	10	1	400	September....	36	5,000
40							February....	36	7,000
41		54	194	190	40	630	September....	38	108,000
42	38	69	64	16	9	300	August.....	37	5,000
43	35	66	45	27	6	350	August.....	40	5,000
44	25	59	40	12			September....	38	3,500
45	30	45	40	8	10		September....	40	
46	34	64	47	13	23	175	August.....	40	12,000
47	19	49	11	7				24	2,000
48		8	227	127	185	3,500	September....	38	
49							September....	40	5,000
50		38	40	36	4	350	September....	36	8,000
51	78	23	60	15	25	1,400	September....	38	50,000
52	24	50	20	4	2		August.....	36	5,000
53	10	25	15	8	6				

TABLE

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
TOWNS.				
1	Towns having organized schools.....	11	18	23
DISTRICTS.				
2	Districts.....	127	188	205
3	Fractional districts.....	16	15	7
4	Districts under special acts.....	3	3	2
SCHOOLS.				
5	Different public schools.....	163	220	253
6	Graded schools.....	21	6	54
7	Town and district high schools.....	2	3	6
8	Schools averaging twelve scholars or less....	57	57	79
9	Schools averaging six scholars or less.....	17	27	35
10	Average length of schools in weeks of five days.	17.24	13.37	21.05
SCHOLARS.				
11	Boys attending school two weeks or more...	1,681	1,937	3,114
12	Girls attending school two weeks or more...	1,405	1,847	2,763
13	Number of scholars under six years.....	196	273	498
14	Number of scholars between six and sixteen years.....	2,623	3,154	4,870
15	Number of scholars over sixteen years.....	267	357	493
16	Average attendance of all the scholars.....	2,470.35	2,936.96	4,125.68
17	Average attendance to each school.....	15.15	13.35	16.70
18	Ratio of average attendance to the whole number	.800	.776	.702
19	Number reported attending private schools, not registered in the public schools.....	99	243	52
20	Number reported between five and fifteen years not attending any school.....	216	150	197
21	Whole number reported under items 11, 12, 19, 20.....	3,581	4,177	6,126
22	Selectmen's enumeration between (Boys .. five and fifteen years.) Girls ...	812	736	1,210
23	Not absent during the year.....	797	786	1,108
24	Number pursuing higher branches.....	526	530	854
		327	287	714
TEACHERS.				
25	Male teachers.....	23	63	39
26	Female teachers.....	167	209	313
27	Average wages of male teachers per month, including board.....	\$81.24	\$25.34	\$44.07
28	Average wages of female teachers per month, including board.....	\$21.53	\$17.50	\$24.32
29	Teaching the first time.....	32	41	59
30	Teaching the same school two or more successive terms.....	68	64	151
31	Teachers from normal schools.....	26	28	37
32	Towns employing teachers from normal schools.....	8	13	16

NO. V.

BY COUNTIES.

	Coös.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
1	21	38	31	27	37	13	15
2	157	366	223	270	207	120	158
3	3	38	24	31	16	5	14
4	.....	7	1	10	3	4	4
5	185	410	416	352	277	194	174
6	11	38	132	66	63	67	23
7	4	8	10	9	5	5	4
8	36	144	127	93	69	37	54
9	19	62	52	35	17	17	29
10	17.69	17.23	21.86	20.47	24.25	20.82	18.55
11	2,055	3,981	6,610	4,164	4,075	3,209	1,949
12	1,932	3,966	6,231	3,944	4,029	3,137	1,894
13	297	593	571	482	698	593	268
14	3,340	6,554	7,145	6,961	6,644	5,157	3,056
15	350	800	647	665	555	596	417
16	2,769	5,998.67	6,200.69	5,960.60	5,936.14	4,724.87	2,873.43
17	14.96	14.63	15.02	16.93	21.43	24.35	16.51
18	.694	.754	.482	.735	.733	.744	.747
19	25	198	2,671	145	652	127	63
20	180	315	295	353	396	1,552	150
21	4,192	8,460	15,807	8,606	9,152	8,025	4,056
22	963	1,356	1,072	1,309	1,757	1,666	1,128
23	928	1,330	1,025	1,253	1,767	1,663	1,091
24	354	1,230	1,046	726	478	397	263
25	296	840	2,015	686	850	564	239
26	24	76	58	67	49	45	33
27	241	500	488	455	308	208	228
28	\$35.75	\$28.79	\$43.67	\$34.95	\$42.02	\$48.02	\$30.65
29	\$20.52	\$20.22	\$25.09	\$22.30	\$26.96	\$26.48	\$18.67
30	40	98	85	88	55	35	48
31	62	170	294	189	216	148	74
32	23	87	49	43	40	30	15
33	11	31	18	15	25	9	7

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
	SCHOOL-HOUSES.			
33	Number of school-houses.....	138	186	223
34	Reported unfit for use.....	4	24	26
35	Built during the year.....	2	3	2
36	Having maps or globes.....	101	77	200
37	Estimated value of buildings, sites, and furniture.....	\$86,450.00	\$60,385.00	\$223,796.95
38	Estimated value of apparatus.....	963.25	1,095.00	3,376.00
	REVENUE.			
39	Town taxes.....	16,269.09	15,961.60	44,231.71
40	District taxes.....	1,056.80	2,682.90	10,069.44
41	Literary fund from the state.....	1,234.57	2,597.10	2,451.12
42	Local funds.....	360.28	821.99	1,003.67
43	Railroad tax.....	408.97	785.67	76.95
44	Dog tax.....	76.50	406.73	741.51
45	Contributed in board, fuel, and money.....	274.02	900.25	403.43
46	Entire amount of revenue.....	19,603.73	24,156.24	58,977.80
	EXPENDITURES.			
47	New buildings.....	600.00	3,492.00	2,519.20
48	Paid for interest, or to cancel debt.....	20.00	601.70	3,143.23
49	Permanent repairs.....	838.39	1,334.26	3,605.46
50	Miscellaneous expenses, ordinary repairs, fuel, care, etc.....	1,167.91	952.11	3,957.16
51	Teachers' salaries.....	15,938.39	15,805.04	40,242.49
52	Superintendence.....	639.12	684.38	1,250.80
53	Total expended.....	19,203.81	19,984.51	54,718.34
54	Average cost per scholar for miscellaneous expenses and salaries of teachers.....	5.42	4.85	7.33

BY COUNTIES,—*Continued.*

	Coös.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
33	143	373	289	305	243	148	171
34	26	40	27	27	12	5	8
35	4	5	1	4	3	.....	3
36	45	208	360	230	261	135	150
37	\$50,025.00	\$219,280.00	\$688,266.08	\$326,705.00	\$273,700.00	\$293,820.00	\$85,620.09
38	661.90	3,219.00	14,112.00	5,508.88	5,410.50	2,887.00	2,198.00
39	15,217.54	42,152.08	124,839.09	58,892.87	63,793.47	46,517.18	24,166.78
40	1,409.12	10,602.74	4,306.26	20,180.04	8,497.80	12,748.62	3,369.60
41	1,864.15	3,398.00	4,139.18	3,264.27	3,623.22	2,431.84	1,581.29
42	582.13	1,007.90	1,966.03	1,491.86	1,317.97	2,227.09	430.90
43	503.18	840.95	227.48	270.54	1,122.05	1,442.82	63.72
44	247.21	866.68	681.50	574.56	548.46	481.50	91.00
45	1,660.70	1,845.26	912.39	1,554.74	670.71	65.00	1,100.00
46	21,454.03	60,713.61	137,072.43	86,228.88	79,573.68	65,914.05	30,803.29
47	2,472.20	6,043.24	687.38	2,793.61	4,864.00	.....	1,194.00
48	1,497.88	7,860.95	277.33	10,006.20	2,975.11	5,152.62	1,508.50
49	1,199.50	1,551.65	7,941.81	3,666.22	5,207.67	2,943.25	1,033.09
50	1,239.43	3,971.79	23,221.58	9,348.81	6,810.64	7,648.71	1,608.05
51	17,258.03	42,283.88	98,842.76	58,224.58	58,963.18	46,488.62	22,968.77
52	560.25	1,358.96	4,562.15	3,013.00	1,159.30	793.15	708.15
53	24,227.29	63,070.47	135,625.01	87,052.42	79,979.90	63,026.35	29,020.56
54	4.69	5.20	7.62	6.82	7.17	7.29	5.31

STATE SUMMARY AND COMPARATIVE TABULAR VIEW.

		1882.	1881.	Increase.	Decrease.
TOWNS.					
1	Towns having organized schools....	234	234	.....	.....
DISTRICTS.					
2	Districts.....	2,021	2,027	.....	6
3	Districts under special acts.....	37	81	.....	44
4	Fractional districts.....	169	208	.....	39
SCHOOLS.					
5	Different public schools.....	2,644	2,657	.....	13
6	Graded schools.....	481	502	.....	21
7	Town and district high schools.....	56	60	.....	4
8	Schools averaging twelve scholars or less.....	753	785	.....	32
9	Schools aver'ing six scholars or less.....	310	243	67	.....
10	Average length of schools in weeks of five days.....	19.253	19.420	.....	.167
SCHOLARS.					
11	Boys attending school two weeks or more.....	33,069	32,645	424	.....
12	Girls attending school two weeks or more.....	31,280	30,590	690	.....
*13	Number of scholars under six years.....	4,469	4,978	.....	509
*14	Number of scholars between six and sixteen years.....	49,504	51,927	.....	2,423
*15	No. of scholars over sixteen years... ..	5,152	5,215	.....	63
16	Average daily attendance of all the scholars.....	43,996.39	43,943.42	52.97	.....
17	Aver'ge daily atten'ce to each school.....	16.90	17.70	.....	.80
18	Ratio of average attendance to the whole number.....	.716	.694	.022	.....
19	Number reported attending private schools, not registered in the public schools.....	4,275	3,562	713	.....
20	No. reported between five and fifteen years not attending any school ...	3,804	4,405	.....	601
21	Whole number reported under items 11, 12, 19, 20.....	72,002	71,202	800	.....
22	Selectmen's enumeration bet'een five and fifteen years. { Boys.....	12,009	11,108	901	.....
	{ Girls.....	11,748	10,521	1,227	.....
23	Number not absent during the year.....	6,504	6,260	244	.....
24	Number pursuing higher branches..	6,818	5,533	1,278	.....
TEACHERS.					
25	Male teachers.....	477	559	.....	82
26	Female teachers.....	3,117	3,026	91	.....
27	Average wages of male teachers per month, including board.....	\$36.45	\$32.63	\$3.82	.....
28	Average wages of female teachers per month, including board.....	\$22.36	\$21.77	\$0.59	.....
29	Teaching the first time.....	581	538	43	.....
30	Teaching the same school two or more successive terms.....	1,436	1,483	.....	47
31	Teachers from normal schools.....	378	345	33	.....
32	Towns employing teachers from normal schools.....	153	147	6	.....

* Instead of a decrease, Nos. 13, 14, and 15 would have given an increase corresponding to Nos. 11 and 12, if a few towns had not failed to make the proper returns in these items.

STATE SUMMARY.—Continued.

		1882.	1881.	Increase.	Decrease.
SCHOOL-HOUSES.					
33	Number of school-houses.....	2,219	2,214	5	.....
34	Reported unfit for us	199	233	.....	34
35	Built during the year.....	27	20	7	.....
36	Having maps or globes.....	1,767	1,746	21	.....
37	Estimated value of buildings, sites, and furniture.....	\$2,303,248.03	\$2,076,000.08	\$227,247.95	.....
38	Estimated value of apparatus.....	38,439.63	37,850.75	579.88	.....
REVENUE.					
39	Town taxes.....	452,041.41	437,573.30	14,468.11	.....
40	District taxes.....	74,293.32	76,380.42	.....	\$2,087.10
41	Literary fund from the state.....	26,584.74	27,995.78	.....	1,411.04
42	Local funds	11,133.09	14,663.07	.....	3,469.98
43	Railroad tax.....	5,742.83	4,943.27	799.56	.....
44	Dog tax.....	4,715.85	8,710.11	.....	3,994.26
45	Contrib'd in board, fuel, and money.	9,386.50	7,283.49	2,103.01	.....
46	Entire amount of revenue.....	584,527.74	576,423.52	8,104.22	.....
EXPENDITURES.					
47	New buildings.....	24,665.63	28,794.69	.....	4,129.06
48	Paid for interest, or to cancel debt..	33,043.52	37,858.45	.....	4,814.93
49	Permanent repairs.....	29,321.30	36,245.42	.....	6,924.12
50	Miscellaneous expenses—ordinary repairs, fuel, care, etc.....	59,926.19	51,196.61	8,729.58	.....
51	Teachers' salaries.....	417,015.74	408,554.14	8,461.60	.....
52	Superintendence.....	14,729.26	14,372.85	356.41	.....
53	Total expended.....	575,808.65	566,169.77	9,638.89	.....
54	Ave'ge cost per scholar for miscel'ous expenses and salary of teachers..	7.46	7.21	.25	.....
55	Average cost per scholar of the av- erage attendance.....	10.84	10.38	.46	.....
56	Average cost per scholar for the en- tire sum expended.....	9.00	8.95	.05	.....
57	Average cost per scholar of the av- erage attendance for the entire sum expended.....	13.11	12.88	.23	.....
58	Average cost per scholar for miscel- laneous, salaries, and six per cent. interest on the value of buildings and apparatus.....	9.65	9.21	.44	.....
59	Average cost per scholar of the av- erage attendance on the same items..	14.03	13.26	.77	.....

SCHOOL OFFICERS.

CHARLES H. BELL.....Governor.

Councillors.

District 1.—THOMAS G. JAMESON.....Somersworth.
 District 2.—LYMAN D. STEVENS.....Concord.
 District 3.—JOHN W. WHEELER.....Salem.
 District 4.—GEORGE H. TOWELL.....Claremont.
 District 5.—ARTHUR L. MESERVE.....Bartlett.

JAMES W. PATTERSON, State Superintendent of Public Instruction.

City Superintendents of Public Instruction.

WARREN CLARK.....Concord.
 WILLIAM E. BUCK.....Manchester.
 S. ARTHUR BENT.....Nashua.
 GILMAN C. FISHER.....Dover.

J. B. STEVENS, *Secretary*.....Dover.
 WILLIAM H. SISE, *Chairman*.....Portsmouth.
 JOHN PENDER, *Secretary*.....Portsmouth.

TOWN SCHOOL COMMITTEES.

TOWN.	NAME.	Post-office address, when different from town.
Aacworth.....	Carl A. Allen, M. D.....	E. Andover.
Albany.....	George W. Purington.....	
Alexandria.....	Charles N. Plumer.....	
Allenstown.....	C. B. Hildreth.....	
Alstead.....	George A. Mayo.....	
Alton.....	H. J. Nute.....	
Amherst.....	Rev. J. G. Davis.....	
	H. ratio McIntire.....	
	George W. Bosworth.....	
	George W. Putnam.....	
Andover.....	Sam. J. Clary.....	
Antrim.....	J. G. Anthoine, M. D.....	
Ashland.....	Charles Shepard.....	
Atkinson.....	John Dow.....	
Auburn.....	Mrs. Carrie M. Eastman.....	

TOWN.	NAME.	Post-office address, when different from town.
Barnstead	Rev. John George.....	
Barrington.....	C. W. Weeks.....	
Bartlett.....	George H. Shedd, M. D.....	
Bath	A. H. Burton	
Bedford.....	John Hodgman	
Belmont.....	Rev. Selden J. Gould.....	
Bennington.....	Rev. James Holmes.....	
Benton	P. W. Allen.....	
Berlin.....	Jesse Tuttle	Berlin Falls.
Bethlehem.....	D. P. Gordon.....	
Boscawen.....	Rev. Frank Haley.....	
Bow	Martin A. Hadley.....	
Bradford.....	Elbridge Pepper.....	
Brentwood.....	George Ober.....	
Bridgewater.....	John L. Morrison.....	Ashland.
Bristol.....	George H. Calley, M. D.....	
Brookfield.....	Stephen H. Hutchins.....	
Brookline.....	Rev. F. D. Sargent.....	
Campton.....	Rev. Quincy Blakely.....	
Canaan	Rev. J. D. Graham.....	
Candia	J. H. Nutting	
Canterbury.....	Charles F. Jones, <i>Chairman</i>	
Carroll.....	Mrs. E. C. Buswell.....	Twin Mountain House.
Centre Harbor.....	Rev. Calvin B. Moody.....	
Charlestown.....	Rev. Thomas D. Howard.....	
Chatham.....	Dana Hill.....	
Chester	Miss Harriette A. Melvin.....	
Chesterfield.....	H. B. Morgan.....	
Chichester.....	Sallie P. Carpenter.....	
Claremont.....	Arthur Chase.....	
Clarksville.....	Stephen G. Fuller.....	
Colebrook.....	B. F. Drew.....	
Columbia.....	Samuel M. Harvey.....	
Concord.....	P. B. Cogswell.....	
Union district.....	William W. Flint, <i>Secretary</i>	
Fisherville.....	Col. Abial Rolfe.....	
East Concord.....	S. L. French.....	
Conway.....	F. B. Osgood.....	North Conway.
Cornish.....	Martha W. Day.....	Cornish Flat.
Croydon.....	Harriet A. Loverin	
Dalton.....	James P. Stone	
Danbury.....	Rev. Franklin Merriam.....	
Danville.....	John A. Lowell.....	
Deerfield.....	George W. Browne.....	
Deering.....	H. C. Ferry.....	
Derry.....	Mrs. Mary L. Clark.....	
Dorchester.....	Byron Richardson.....	
Dover.....	Rev. George B. Spalding, <i>Chairman</i>	
	Gilman C. Fisher, <i>Supt. Schools</i>	
	J. B. Stevens, Jr., <i>Secretary</i>	
Dublin.....	Emma E. Gleason	Milan.
Dummer.....	William A. Willis	
	John B. Lovejoy.....	
Dunbarton.....	Rev. Lucian Hayden	
Durham.....	Forrest S. Smith.....	
East Kingston.....	John P. French.....	
Easton.....	Carlos M. Cogswell.....	
Eaton.....	Frank P. Snow	
Effingham.....	A. J. Wedgewood.....	
	J. L. Drake.....	
	M. C. Morse.....	
Enfield.....	George F. Pettengill.....	
Ellsworth.....	Henry H. Hease.....	
Epping.....	F. W. Spaulding, M. D.....	
Epsom.....	Daniel G. Chesley.....	
Errol.....	David H. Thurston.....	

TOWN.	NAME.	Post-office address, when different from town.
Exeter.....	N. E. Soule..... H. Scammon..... Prof. K. F. Pennell.....	
Farmington.....	George E. Cochrane..... Samuel S. Parker.....	
Fitzwilliam.....	Amos J. Blake..... Samuel Kendall..... Aaron R. Gleason, M. D.....	
Francestown.....	J. T. Woodbury.....	
Franconia.....	Mrs. Lydia K. Gould.....	
Franklin.....	E. B. S. Sanborn..... Frank N. Parsons..... Silas A. McDaniel.....	
Freedom.....	James B. Martin.....	
Fremont.....	Daniel H. Rowe.....	Gilford Village.
Gilford.....	Edwin H. Shannon.....	
Gilmanton.....	W. B. Adams.....	
Gilsum.....	Frank Blaisdell, M. D..... G. F. Farley.....	
Goffstown.....	Thomas Gifford.....	
Gorham.....	Fred P. Jones, M. D.....	
Goshen.....	Fred A. Stevens.....	
Grafton.....	F. B. Perkins, M. D.....	
Grantham.....	Rev. Edward Robie.....	
Greenland.....	Alfred N. Hardy.....	
Greenfield.....	Charles E. Hall, M. D.....	
Greenville.....	John C. Wheel, M. D.....	
Groton.....	William C. Little.....	
Hamstead.....	Horace M. Lane.....	
Hampton.....	Rev. W. A. Cram.....	
Hampton Falls.....	J. D. Brown..... B. F. Weare.....	
Hancock.....	Rev. Hervey Gulick.....	
Hanover.....	William L. Barnes.....	
Harrisville.....	Eliza Adams.....	
Hart's Location.....	J. T. Dutton.....	
Haverhill.....	William F. Westgate..... Samuel B. Page.....	Woodsville.
Hebron.....	J. B. Cook.....	
Henniker.....	Curtis B. Childs.....	
Hill.....	F. C. Fifield.....	
Hillsborough.....	B. K. Webber.....	
Hinsdale.....	Rev. H. H. Hamilton..... M. C. Dix, M. D.....	
Holderness.....	Clara C. Perkins..... Anrilla A. Watson.....	
Hollis.....	Levi Abbott.....	
Hooksett.....	J. H. Adams, M. D.....	
Hopkinton.....	Rev. Benj. P. Parker..... E. J. Kimball..... Mrs. H. M. Edmunds.....	Contoocook. Contoocook.
Hudson.....	Daniel Gage..... David O. Smith, M. D.....	
Jackson.....	Charles W. Carlton.....	
Jaffrey.....	Rev. William W. Livingston.....	
Jefferson.....	Rich B. Eastman.....	
Keene.....	Charles H. Hersey..... Rev. C. Richardson, <i>Chairman of Board</i>	
Kensington.....	Stephen M. Kimball..... Theodore K. Mace..... Lizette C. Rand.....	
Kingston.....	Louis G. Hoyt.....	
Laconia.....	Lydia E. Warner..... Charles F. Stone, <i>Chairman Board of Education</i>	

TOWN.	NAME.	Post-office address, when different from town.
Lancaster.....	Rev. James B. Morrison.....	
Landaff.....	Jared J. Williams.....	
Langdon.....	J. E. Hall.....	
Lebanon.....	Mary S. Prentiss.....	
Lee.....	Rev. J. E. Robins.....	
Lempster.....	J. M. Stearns.....	
Lincoln.....	B. F. Davis.....	
	F. C. Parker.....	
	Mrs. M. D. Dolloff, <i>Supt.</i>	
	M. D. Dolloff.....	
Lisbon.....	Rev. S. S. Nickerson.....	
Litchfield.....	A. H. Powers.....	
Littleton.....	Rev. F. H. Lyford.....	
Londonderry.....	Rev. Ira C. Tyson.....	
Loudon.....	Jeremiah L. Perkins.....	Loudon Centre.
Lyman.....	Miss Candis H. Miner.....	
Lyme.....	Rev. E. P. Merrifield.....	
Lyndeborough.....	Rev. Theophilus P. Sawin.....	
Madbury.....	C. E. Perkins.....	
Madison.....	H. W. Harmon.....	East Madison.
Manchester.....	William E. Buck, <i>Supt.</i>	
Marlborough.....	Rev. J. L. Merrill.....	
	Rev. B. T. Polk.....	
	Rev. A. C. Coult.....	
Marlow.....	Rev. S. G. Kellogg.....	
Mason.....	George Spalding.....	
Meredith.....	Haven Palmer, M. D.....	
	Hosea S. Swain.....	
Merrimack.....	Warren W. Pillsbury.....	
	James T. Jones.....	
	Elliott Whipple.....	
Middleton.....	Rev. Seth Sawyer.....	
Milan.....	J. D. Holt, M. D.....	
Milford.....	Rev. L. J. Dean.....	
	Mary A. Lull.....	
	Stephen C. Coburn.....	
Milton.....	John U. Simes.....	
	Herbert F. Pitcher, M. D.....	
Mont Vernon.....	Charles J. Smith.....	
Monroe.....	Isaiah F. Page.....	
Moultonborough.....	B. M. Mason.....	
	J. R. Caverly.....	
Nashua.....	S. Arthur Bent, <i>Supt.</i>	
Nelson.....	Mrs. Ellen J. Tolman.....	
New Boston.....	James P. Tuttle.....	
Newbury.....	Orrin J. Blodgett.....	
Newcastle.....	Frederic Bell.....	
New Durham.....	Rev. J. S. Neal.....	
New Hampton.....	Edson K. Smith.....	
New Ipswich.....	William R. Thompson.....	
New London.....	N. C. Todd.....	
Newington.....	James A. Pickering.....	
	James Hoyt.....	
Newmarket.....	Elisha A. Keep.....	
Newport.....	Rev. F. S. Little.....	
	J. W. Parmelee, <i>Chairman Union Dist.</i>	
Newton.....	Ebenezer Peaslee.....	
Northfield.....	Lucy R. H. Cross.....	
North Hampton.....	Rev. Thomas V. Haines.....	
Northumberland.....	James H. Curtis.....	Northwood Centre.
Northwood.....	J. H. Hutchins.....	
Nottingham.....	Nathaniel C. Bartlett.....	
Orange.....	Mrs. Clara A. Huse.....	
Orford.....	Daniel C. Clark.....	
Ossipee.....	Frank S. Lord.....	
	Aldo M. Rumery.....	
	Charles W. Fall.....	

TOWN.	NAME.	Post-office address, when different from town.
Pelham.....	Rev. Augustus Berry.....	
Pembroke... ..	Rev. George W. Ruland.....	
	Moses R. Lake.....	
Peterborough.....	Rev. George Duston.....	
Piermont.....	Rev. A. L. Marden.....	
Pittsburg.....	David Blanchard.....	
Pittsfield.....	H. E. Drake.....	
Plainfield.....	Alvah B. Chellis.....	
Plaistow.....	Annie L. Dow.....	
Plymouth.....	A. S. Hazelton.....	
Portsmouth.....	William H. Sise, <i>Chairman</i>	
	John Pender, <i>Secretary</i>	
Randolph.....	Hubbard Hunt.....	
Raymond.....	Martha F. Scribner.....	
Richmond... ..	Sarah O. Bryant.....	
	Moses Cass.....	
Rindge.....	George W. Todd.....	
Rochester.....	Henry Kimball.....	
	Rev. W. W. Brown.....	
	Sidney B. Hays.....	
Rollinsford.....	Robert G. Pike.....	
Roxbury.....	Brigham Nims.....	
Rumney.....	William D. Baker.....	
Rye.....	Charles J. Brown.....	
Salem.....	Rev. E. C. Berry.....	
Salisbury.....	Edward Wayne.....	
Sanbornton.....	Rev. Augustus A. Bickford.....	
Sandown.....	Rev. Charles H. Smith.....	
Sandwich.....	Herman H. Quimby.....	
Seabrook.....	D. W. Colcord, M. D.....	
Sharon.....	B. H. Sanders.....	Temple.
Shelburne.....	E. P. Green.....	
Somersworth.....	Rufus W. Nason.....	
South Hampton.....	Frank B. Swain.....	
South Newmarket....	Rev. J. H. Fitts.....	
Springfield.....	Charles McDaniel.....	West Springfield.
Stark.....	Rev. Joseph H. Brown.....	
Stewartstown.....	Walter Drew.....	
Stoddard.....	Y. C. De C. Bailey.....	
Stratford.....	Charles W. Whitecher.....	
Stratford.....	F. N. Day.....	Stratford Hollow.
	George M. Johnson.....	
Stratham.....	John J. Seammon.....	
Sullivan.....	Rosabelle S. Rugg.....	
Sunapee.....	Charles E. Ryder.....	
Surry.....	Mrs. Sabrina W. Britton.....	
Sutton.....	Benjamin Johnson.....	North Sutton.
Swanzy.....	George J. Cutler, M. D.....	
	Alonzo A. Ware.....	
Tamworth.....	Rev. Franklin Davis.....	
Temple.....	N. H. Sheldon.....	
Thornton.....	Rev. James P. Topping.....	
Tilton.....	Prof. Sylvester Dixon.....	
Troy.....	Rev. D. W. Goodale.....	
Tuftsborough.....	James A. Bennett.....	
	William O. S. Hodgdon.....	
	John Haley.....	
Unity.....	Joseph M. Perkins.....	
Wakefield.....	Frederick A. Copp.....	
Walpole.....	Rev. William Brown.....	
Warner.....	Samuel Davis.....	
	Fred Myron Colby.....	
Warren.....	David A. French.....	
Washington.....	Asbury P. Howe.....	
Waterville.....	Merrill Greeley.....	Campton Village.

TOWN.	NAME.	Post-office address, when different from town.
Weare.....	A. B. Johnson..... L. H. Farr..... J. P. Dearborn.....	South Weare. South Weare. North Weare.
Webster.....	Ellen K. Abbott..... Daniel G. Holmes.....	
Wentworth.....	Edward G. Tenney.....	
Wentworth's Location..	Martha A. Bennett.....	
Westmoreland.....	J. A. Loveland, M. D..... Rev. Jehiel Clafin.....	East Westmoreland.
Whitefield.....	Rev. Thomas Spooner, Jr.....	
Wilmot.....	Luther M. Keniston.....	W. Andover.
Wilton.....	J. Sumner Lincoln..... Mrs. A. C. H. Lincoln.....	
Winchester.....	Rev. Elijah Harmon..... George W. Pierce..... Abbie M. Coy.....	
Windham.....	B. E. Blanchard.....	
Windsor.....	Mrs. Mary E. Dresser.....	
Wolfeborough.....	W. P. Horne.....	
Woodstock.....	Nellie P. Bryant.....	

PRINCIPALS OF INSTITUTIONS OF A HIGHER GRADE.

COLLEGE.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hanover.....	Dartmouth College..... Chandler Scientific Department.. Agricultural College..... Medical College..... Thayer School of Engineering....	Samuel C. Bartlett, D. D., <i>Pres.</i> Prof. E. R. Ruggles. Prof. B. S. Blanpied, <i>pro tem.</i> Dr. C. P. Frost. Prof. Robert Fletcher.

NORMAL SCHOOL.

Plymouth.....	State Normal School... ..	H. P. Warren.
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ACADEMIES, SEMINARIES, HIGH AND SELECT SCHOOLS.

Amherst.....	High School.....	George W. Putnam.
Andover.....	Proctor Academy.....	William James Lloyd.
Atkinson.....	Atkinson Academy.....	B. H. Weston.
Bath.....	Bath Academy.....	H. H. Clark.
Bristol.....	High School.....	Lizzie M. Hale.
Candia Village...	High School.....	Howard C. Jewett.
Charlestown.....	High School.....	George E. Perley.
Chester.....	Chester Academy.....	L. H. Curtis.
Claremont.....	Stevens High School.....	Leonard S. Hastings.
Colebrook.....	Colebrook Academy.....	George A. Dickey.
Concord.....	High School.....	John L. Stanley.
	St. Paul's School.....	Dr. Henry A. Coit.
Conway (North)..	Conway Academy.....	S. Girard Norcross.
Deering (Centre)	Deering Academy.....	Emma J. Cowels.
Derry.....	Pinkerton Academy.....	Edmund R. Angell.
Dover.....	High School.....	E. R. Goodwin.
	Franklin Academy.....	John Scales.
Dublin.....	High School.....	J. B. Stacy.
Effingham Centre	N. E. Masonic Charitable Institute	Elmer E. French.
Exeter.....	Phillips Exeter Academy.....	Albert C. Perkins.
	Robinson Female Seminary.....	Annie M. Kilham.
	Boys' High School.....	Albion P. Burbank.
Farmington.....	High School.....	A. E. Tuttle.
Fisherville.....	High School.....	Louis J. Rundlett.
	Penacook Normal Academy.....	J. H. Larry.
Francestown.....	Francestown Academy.....	Hervey S. Cowell, A. M.
Franklin.....	High School.....	W. A. Robinson.
Freedom.....	High School.....	E. M. Nesmith.
Gilmanton.....	Gilmanton Academy.....	F. M. McCutchins.
Goffstown.....	High School.....	H. L. Remick.
Greenland.....	Brackett Academy.....	Samanthe C. Merrill.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hampstead.....	High School.....	Forest E. Merrill.
Hampton.....	Hampton Academy.....	
Hancock.....	High School.....	J. Jackson.
Henniker.....	Academy.....	Stephen S. Bean.
Hillsborough Bridge.....	Union School.....	Frank P. Newman.
Hinsdale.....	High School.....	C. P. Hall.
Holderness.....	School for Boys.....	Rev. Frederick M. Gray.
Hollis.....	High School.....	Frank Morton. [ney.
Hopkinton (Contoocook)...	Contoocookville Academy ..	G. G. Lombard, L. M. Whit-
Jaffrey.....	Conant High School.....	Benj. F. Armitage.
Keene.....	High School.....	M. A. Bailey.
Kingston (Plains).....	Kingston Academy.....	C. H. French.
Laconia.....	High School.....	Josephine A. Robinsen.
Lancaster.....	Lancaster Academy.....	J. L. Rogers.
Lebanon.....	High School.....	E. W. Westgate.
Lebanon (West).....	Tilden Ladies' Seminary...	E. Hubbard Barlow.
Littleton.....	High School.....	D. P. Dame.
Lisbon.....	High School.....	Sarah L. Arnold.
	Bartlett's School.....	Lucy Bartlett.
Manchester.....	High School.....	A. W. Bacheleer.
	Gaskell's Business College...	G. A. Gaskell.
	Mt. St. Mary's Academy.....	Mother Superior.
Marlow.....	Academy.....	Mr. French.
Meredith.....	High School.....	C. W. Haley.
Merrimack (Reed's Ferry)...	McGaw Institute.....	Elliot Whipple.
Milford.....	High School.....	S. J. Blanpied.
Milton (Three Ponds).....	Classical Institute.....	
Mont Vernon.....	McCollom Institute.....	Lucian Hunt, A. M.
Nashua.....	High School.....	Erastus B. Powers.
	Literary Institute.....	
New Hampton.....	Literary Institution.....	A. B. Meservey.
New Ipswich.....	Appleton Academy.....	W. C. Preston.
New London.....	Colby Academy.....	James P. Dixon.
Newmarket.....	High School.....	H. W. Ring.
Newport.....	High School.....	H. W. Page.
Newton.....	High School.....	Charles L. Page.
Northfield Depot.....	High School.....	Mrs. Lucy R. H. Cross.
Northwood (Centre).....	Coe's Northwood Academy,	Elliot C. Cogswell.
Northwood (Ridge).....	Northwood Seminary.....	J. H. Hutchins.
Orford.....	Orford Academy.....	
Pembroke.....	Pembroke Academy.....	Isaac Walker.
Peterborough.....	High School.....	E. H. Taylor.
Pittsfield.....	Pittsfield Academy.....	O. T. Maxfield.
Plainfield (Meriden).....	Kimball Union Academy...	Marshall R. Gaines.
Portsmouth.....	High School.....	Edward J. Goodwin.
	Commercial College.....	Lewis E. Smith.
	Boarding and Day School...	Miss A. C. Morgan.
Plymouth.....	State Normal School.....	H. P. Warren.
Raymond.....	High School.....	John T. Bartlett.
Rindge.....	High School.....	Geo. W. Todd.
Rochester.....	High School.....	Charles E. Hussey.
Rollinsford (Salmon Falls)...	High School.....	Albert Somes.
Sandwich (Centre).....	Beede's Normal Institute...	Mrs. A. E. R. Beede.
Seabrook.....	Dearborn Academy.....	Miss Maria E. Sanborn.
Somersworth (Great Falls)...	High School.....	J. W. V. Rich.
South Hampton.....	Barnard Academy.....	John L. Deering.
South Newmarket.....	High School.....	A. W. Richards.
Strafford (Centre).....	Austin Academy.....	Isaac Copp.
	Bow Lake High School.....	F. F. Browne.
Tilton.....	N. H. Conference Seminary and Female College.....	Rev. S. E. Quimby, A. M.
Troy.....	High School.....	Louise B. Wright.
Walpole.....	High School.....	Myron C. Pease.
Warner.....	Simonds High School.....	Charles A. Strout.
Wa-hington.....	Tubbs' Union Academy.....	Frank P. Newman.
Wilmot (Centre).....	School of Practice.....	H. B. Dow.
Wilton.....	High School.....	L. J. Tuck.
Winchester.....	High School.....	Julius N. Mallory.
Wolfeborough.....	Wolfeborough High School.	Geo. F. Joyce.

SUPERINTENDENT'S REPORT.

SUPERINTENDENT'S REPORT.

In compliance with the law, your superintendent has visited during the year "each part of the state," going into as many towns and cities as the time occupied by "his other official duties would permit," visiting schools, lecturing upon educational topics, and making such suggestions as seemed to him calculated to awaken and guide public sentiment in relation to the practical working of our system of instruction. By a diligent study of the schools, and a comparison of their methods and results with the best educational work elsewhere, I have endeavored to arrive at a definite judgment as to the merits and defects of our schooling. The question for us to settle is, how far the system accomplishes the objects of its organization and support.

Things are good or bad, according to the standard of comparison. In education, our standard, if not ideal, should be as high as the schools which are doing the best and most successful work. The institutions of the past cannot be made a criterion of those of to-day, for our schooling must meet the demands and conditions of our present environment. On a question of this kind, strictures and encomiums are equally meaningless, if not based upon a correct conception of what a school ought to be and ought to do.

We have as little right to approve as to criticise what is new in education, simply because it is an innovation upon old and familiar methods.

Not all of what is new will be permanent. The scholarship and discipline acquired in the past disprove much which has

been foolishly said of old systems of instruction ;—but when we reflect that the average period of pupilage in the public schools has been decreased at least a third : that their curriculum has been more than doubled, and the range and accuracy of scholarship in all branches advanced.—it cannot reasonably be denied that many of the changes which have been made have been positive improvements, and should be adopted in all the schools. Any allusion to such facts would be unnecessary, were there not those who still oppose the introduction of the new methods, and deny the necessity of professional training on the part of teachers. While specialists are liable to exalt into undue prominence the theories to which they have given exclusive study, the men, even intelligent men, who have not followed the discussions upon the philosophy of education, nor observed the practical changes in its methods within the last twenty-five years, are very likely to condemn systems which embody these modern ideas as finical and false. The comparative capacity of a people to know and maintain their rights, to utilize inventions and discoveries and advance the domain of thought, to do the work and discharge the duties of their period, measures approximately the quality of their education, for the schools are largely the sources of such capacity. So judged, perhaps we should have little reason as a state to complain ; but the standard is relative, not absolute. To be satisfied to do as well as others, is to be content not to excel. It is the community which surpasses others in intelligence and skill, which secures the primacy of prosperity and power.

Mechanism and mind are the essential agents in production of every kind, from a steam-engine to a poem.—and the first is only secondary, for it is an offspring of the latter ; so that mind must be regarded as the soil whence springs the entire fruitage, material and immaterial, of our civilization. The places of learning are the channels through which must flow the spiritual influences which may enhance the working power of this personal factor of social and national success. They are vital and indispensable to every interest and every institution of the state, and the state grows with their improvement, or declines with their decadence. If every citizen fully realized this fact, there would be no need of its endless reiteration.

tion, and the tiresome exhortations to tax-payers to be interested in this, their greatest interest.

Our schools, as they stand, are of incalculable service to the state : but it is obvious that, as a system, they do not discharge their high function as effectively as they ought. They do next to nothing for the manual dexterity and skill of scholars.—very little to quicken perception, and enlarge the fertility of intellectual resources. They do not make the formation of habits of observation and reflection an object of definite and continuous effort : do not exercise, and therefore do not educate, the judgment in practical matters of every-day concern. The objects and activities of actual adult life are not sufficiently used as instruments and illustrations in our schooling. Hypothetical, if not impossible, examples are too generally employed in the elucidation of principles. There is too much blind cramming of the memory with what the unawakened understanding does not apprehend.—too little discrimination between what is useful and what is useless in the acquisition of knowledge.

The scholarship of many of our teachers is too limited and inaccurate, and they lack the power to instruct according to the approved practice of the best educators. There is among them a fatal want of knowledge of the laws of mind-growth, and the natural order of studies. Not unfrequently they confound silence with order, and mistake mental stagnation for mental digestion. With such drawbacks, the physical, intellectual, and moral faculties of children cannot be so disciplined and informed as to fit them to do their best in the industries and responsibilities of after-life.

Many of our schools are extremely good, and others deplorably bad. Nothing can be more gratifying than the enlightened liberality of some of our cities and towns in this cause. Elegant and substantial buildings have been erected, in which all that experience and good taste would dictate has been done. Every facility for securing the best work has been provided, trained and accomplished teachers have been employed at generous rates, and a system of intelligent and efficient supervision established. The immediate effect is seen in the accurate and advanced scholarship of pupils in these favored localities, and the

ultimate result will be an enlarged capacity and influence in all the vocations and responsibilities of an intelligent community.

Unfortunately there are places where the opposite of all this exists—where the schools are moderately good or positively bad, and where the indifference to education seems to keep pace with its decline. The ideas and aspirations of the public stand at the level of its intelligence. Parents so circumstanced do not realize that the success of their children and the prosperity of the state are involved in the schools, and that citizens from such localities, wherever resident and however gifted, are predestined to be “hewers of wood and drawers of water.” The only cure for this mental debility is to breathe into the sentiment of such places something of the vitality of more enlightened localities. A community which cannot be reached by higher motives to intellectual development must be made to see that an investment in brains is the safest and most profitable disposition which can be made of funds.

THE FUTURE OF THE STATE.

An unschooled people in New Hampshire would become poverty-stricken, and dwindle into insignificance. We cannot compete with the West in agriculture, nor with other of the seaboard states in commerce. Our prosperity must be found in home-markets built up by manufactures. Already our fabrication produces five times as much as our agriculture, and furnishes a market for five millions of dollars' worth of bread-stuff in addition to the products of our own fields. This gives employment and prosperity to an increased population, and renders home-farming profitable. A variety of industries quickens trade, and makes business lucrative. The man who invents a machine which can do the work of ten men, increases the productive power of the state ten-fold, and its accumulations in a greater ratio; for a machine consumes neither food nor clothing, and wastes nothing upon appetites or tastes. It is safe to affirm that machinery has enhanced the industrial power of the state ten-fold, and, for purposes of accumulation, potentially multiplied its population in the same ratio. We cannot overestimate the significance of this fact in many directions.

But inventions, and their profitable use, are the offspring of intelligence, and especially of science. Six sevenths of all the patents of the country have been taken out in states having established systems of common schools. Only an educated people can excel in manufactures of a high order, such as we must have if we are to maintain our old relative position in the union. The New England public school is the source of New England's greatness and success, and the earlier we wake up to a realization of this fact the better it will be for the state.

THE RURAL DISTRICTS.

The schools in agricultural communities are those which most trouble and perplex the friends of education. Many of these are so small, so short, and so poor, that they do next to nothing for the education of the children; and how to make them larger, longer, and better, is a difficult problem to solve. It is certain it will never be solved by a community that calls evil good, and glories in its shame, nor by one that, with stoical indifference to its own welfare, makes no movement at reform. Everything in this world worth having costs an effort. Of the 2,644 public schools in the state the last year, 753 numbered twelve or less than twelve scholars, and 310 numbered six or less than six. An examination of the annual reports for the last fifteen or twenty years will show a decrease of nearly three thousand in the pupilage of the state within that time. The gradual revolution which has been going on in the industries of New England has created a tendency of the population to the manufacturing and other business centres. This multiplies the children in such towns, but the schools of the rural districts, from an opposite tendency, are suffering a constant depletion. Occasionally, in a district where there are but few pupils, there will be a large amount of taxable property and a generous school fund. But this is exceptional, and where it occurs there will be a wasteful expenditure of funds sufficient for the maintenance of a much better school for two or three times as many scholars. Usually scholars and educational revenues fall off together, and a school of six or eight scholars will be limited to as many weeks. In such districts money is likely to be

squandered on inexperienced, incompetent, cheap teachers, through a desire to lengthen the terms. To discover any progress from year to year, in schools of this grade, is as difficult as to measure the parallax of the fixed stars.

This inequality of privileges, though entirely undemocratic, seems inevitable under the law of 1805, which "empowered" the several towns and places in the state "to divide into school districts, and define the limits thereof."

From the legal establishment of schools in 1647 to 1805, a period of one hundred and fifty-eight years, schools had been organized and maintained by the *town*, under the direction of the selectmen. At that time the population had hardly begun to segregate into manufacturing cities and villages, and hence were more equally distributed over the territory. A mistaken economy had kept down the number, and so over-crowded the schools, and it was thought that public interest in them had been weakened by being too much diffused.

To remedy these evils, the *district* system was resorted to. It was believed that, by judiciously dividing the towns, schools might be brought to the proper dimensions for the best work, and by localizing and so concentrating the interest of each neighborhood upon its particular school a more liberal support and a more constant supervision of the education of the children might be secured. In 1827 a bill passed the legislature, very comprehensive in its scope, which has been the basis of all our subsequent laws on this subject. By this act provision was made for prudential and superintending committees, and their respective duties defined.

The system thus inaugurated measurably effected its object for the time, and was productive of good. But there is a growing impression, which I find quite generally expressed in the reports of the town committees, that it has outlived its usefulness, and should be abandoned for the system which it supplanted, or for some other, more in accord with the most successful organizations elsewhere. I cannot doubt that a change on some definite and well-digested plan will be wise.

But if the legislature declines in the future, as it has in the past, to make this change, I must urge the uniting of districts under the law as it now stands. The decrease of births in our

native families, and a continuous out-drift of the inhabitants from the purely farming towns, and especially from those lying at a distance from the railroads, renders such action imperative if we would save the old-time intelligence and thrift of the state. It will be an unfortunate day when the wealth and influence of the country are absorbed by the cities, and when the business and political power of the land fall into the control of great centres and corporations. The tendency is in that direction, and can only be counteracted by superior force and intelligence in the rural population.

I have visited a large, well-ordered house, fitted to hold fifty scholars, where I found only three lonely children, the entire pupilage of the district; and there are districts in the state where once there were seventy and a hundred scholars, but where to-day there is not one. In almost every town there are schools which should be united, and where, with such a change, the present school-tax should furnish the children longer and better schools, and pay for the transportation of the more distant to and from school. In some places it would seem to be advisable to provide primary schools for the smaller children in easily accessible localities, and two or three advanced schools in central positions, in which all the larger scholars of the town could pursue the branches of a higher education, under competent teachers, and with no additional expense. A high-school might supplement this plan where it was feasible. In this way something of the advantages of a graded system might be enjoyed, even by the sparsely settled towns of the state.

Among the radical faults which have come under my observation, is the defective classification of many of the schools, and it is one difficult to correct, on account of the inconsiderate action of parents. A teacher that is "master of the situation" can mitigate but cannot cure the disease. A new or inexperienced teacher must submit, or make an open declaration of war against a chronic abuse—a thing which few have the hardihood to undertake. If superintendents would rigorously discharge the duty which the law lays upon them, and reduce the textbooks to a single book or series of books on one subject, and see that that book or series of books was kept in use for the

period required by the statute ; if, in addition, he would insist, as he should, on having no more classes than could *profitably* be instructed, the evil would be overcome. But that is a difficult, perhaps, at times, an impossible thing to do. Scholars are gathered from different quarters, and they and their parents *insist* on using the books they have brought with them, regardless of the prescribed course.

A more serious obstacle than this even is found in the varied attainments of the pupils. This results in part from frequent changes of residence, and in part from irregular attendance. There are cases in which it seems impossible to bring scholars into classes of the proper size, and the time, abilities, and strength of teachers are wasted in dribblets, attempting to do what is impossible. In such a school, learning and discipline are out of the question ; difficulties cannot be removed, principles elucidated, or methods developed. Habits of observation and of thought cannot be called into being by a teacher whose whole time is exhausted in *pumping* geography, grammar, and arithmetic through the mental receivers of a disgusted school. There is no intellectual digestion or assimilation in that kind of work ; no accretions of power or building up of character ; no kindling of lofty aspirations or an awakening of moral force.

In this effort to properly organize and classify the schools in our agricultural towns, the patrons of the schools must give their cordial and active coöperation to teachers and superintendents, or their children must continue to struggle with insuperable difficulties.

PARENTAL COÖPERATION.

I desire to add my voice to the many earnest appeals made yearly by town committees to parents and other citizens, to give more thought and practical effort to this fundamental interest of the state. I do not call for a deeper interest in the cause, for we can no more awaken feeling than appetite by an act of will, but I do ask for reflection upon what is involved in the education of children. Interest will spring from an apprehension of the magnitude and character of the work. To plead a want of interest as an excuse for inaction is unphilosophical,

for the feeling which begets effort itself springs from an intellectual perception of the personal and public well-being involved in popular education. But to inform ourselves is within our power, and the motive forces, the momenta of passion, which move the wheels of action, are generated in the understanding. We may trace the genius of invention, the skill and producing power of labor, the reach and beauty of intellectual efforts, and the depth and wisdom of political thought and action, to the schools. We may see that an educated people are never burdened and disgraced by national beggary; that ignorance pays more in poor-rates and public charities than intelligence for the support of schools. Thoughtful observation will reveal to us the essential truth, that, while class wealth and power may exist among an illiterate population, general intelligence is necessary to the diffusion of wealth and power among the masses. We have only to recall the facts of our own history to learn that the success and usefulness of the sons of New England, found in every state of the Union, are due to the precepts and discipline of our public schools. The citizen who can reflect on these things, and remain indifferent to the education of children, lacks the sensibilities of a parent and the instincts of a patriot.

THE DISREGARD OF LAW.

Under this head I desire to call attention to two or three points, in respect to which there seems to be a pretty general indifference to law.

1. Section 20, chapter 89, of the General Laws, provides that "The selectmen of each town, and the assessors of each city, shall annually, in the month of April, make an enumeration of the children of each sex between the ages of five and fifteen in their respective towns and cities, and shall make a report of such enumeration to the superintending school committee of their respective towns and cities with [in] fifteen days after the completion of each [such] enumeration."

So far as I can judge from the returns, this law, though designed to secure a correct census of children within the school age, and to determine the amount of non-attendance and conse-

quent violations of the statute for the prevention of illiteracy, is set at naught by the selectmen of at least a third of the towns of the state.

2. Sec. 6, chap. 89, G. L., reads as follows: "No person shall be *employed* or paid for services as a teacher, unless he shall produce and deliver to the prudential committee a certificate of the school committee of the town in which the district where the school is to be kept is, or is deemed to be, that he is well qualified to instruct youth in the branches to be taught in such school."

This law is almost universally violated by prudential committees, who *employ* and sometimes pay teachers, without the proper evidence of their qualifications to teach. Both the spirit and the letter of the law are disregarded, and often a great wrong done to the district, by entering into a contract of this kind without a previous call for and examination of the legally prescribed certificate of qualification. It seems clear that the intent of the law is to make sure of the proper qualifications of the party presenting himself, before he is employed. If a teacher begins a school before "having obtained and delivered, or tendered, the proper certificate," he can draw no *public money* for his services, if objection is made, till he has complied with the law. Previous to that act, the school is a private school, for the prudential committee cannot consummate a contract with any person to teach the *public* school, till he has had the designated legal evidence of the qualification of such person to teach. The usual preliminary conversation between the parties may be had at any time, but the act of *employing* must be subsequent to the presentation of the certificate. This violation of law leads to many of the controversies and much of the incompetent teaching of the state.

3. Sec. 16, chap. 89, provides that "Every teacher, at the close of his school, and at the end of each term thereof, shall make a return of such register or record to the school committee of the town, who shall give to him a certificate thereof; and no teacher shall receive payment for his services until such certificate is produced and delivered to the prudential committee."

Here, again, prudential committees are in fault who pay teachers without requiring a certificate that their registers have been properly filled and filed. As a consequence of the disregard of this act, nearly one half the registers are incomplete in some particulars, and many are very imperfect. This throws a great amount of perplexing and unnecessary labor upon town committees, and renders it impossible for them frequently to make out a full and reliable report to the town and to the Superintendent of Public Instruction. It will be readily seen that this violation of law is very far-reaching, for it vitiates all the statistics which enter into the reports to the town, to the state, and to the general government.

4. Sec. 3, chap. 92, prescribes that “The school committee of each town shall, before the first Wednesday of April, annually transmit to the Superintendent of Public Instruction a copy of the report by them presented to the town, and answers, according to the forms provided, to all such questions as may be proposed by said Superintendent of Public Instruction relating to the appropriations of school-money received, the studies pursued in the schools, the methods of instruction and discipline adopted, the condition of school-houses, and any other subject relating to schools.”

This law, too, is violated, notwithstanding the fact that the school committee cannot legally draw pay, and is liable to a fine of fifty dollars if he fails to transmit to the Superintendent of Public Instruction before the first day of April a copy of his annual report and a table of statistical returns. In some cases, perhaps, a little delay is unavoidable in seeking statistics elsewhere than in the imperfect registers, but there can be no good excuse for two or three months' delay. There will be a few towns every year from which the returns cannot be obtained, by repeated and urgent applications, till after the time designated by law for the superintendent's report to be made to the legislature. I do not call attention to these things for animadversion, but simply to suggest that if any man can invent a way by which the most worthy and respected citizens can be induced to obey the law in the discharge of official duties, he will be entitled to the gratitude of the state as a public benefactor.

THE NORMAL SCHOOL.

A good school without a good teacher is an impossible thing. The most direct way, therefore, to improve the schools of the state is to improve its teachers. There are many requisites of a good teacher, but a few are essential. He should have a healthy mind in a healthy body, for they are reciprocal and both indispensable. A diseased mind will react upon the body, and a diseased body will engender a diseased mind, whose actions will be abnormal and unreliable. Sound health and a free, joyous spirit are as much the duty of a teacher of the young as his daily devotions.

Thorough knowledge of the branches to be taught is an obvious necessity to the teacher. He must be master of the text-book and not the text-book master of him, or there is no teaching worthy of the name. To be ignorant of the subject one is paid to teach is dishonest, and entails an accumulating inheritance of incapacity and wrong. In addition to these, the successful teacher must have a consistent, well-digested method of instruction, based upon a sound philosophy of education. When we speak of the philosophy of education, we assume that it has been reduced to a system, and that there is a natural and determinate relation of the mental faculties, and at each period of life, to the objects of study. We assume, also, that, in any proper system of schooling, the course of study will be fitted, better than any other which we could devise, to the practical duties of life, and to a normal development of faculty and character. This is professional knowledge. No teacher can be said to have professional training till he has some apprehension of this philosophy, and has acquired the skill to put it consistently and successfully into practice in the organization and conduct of schools.

A person who should begin the practice of medicine or law without special study would find he had entered upon a serious chapter of accidents, and it is beginning to be seen that special training is equally necessary to success in teaching. A receptive mind, with natural aptitudes, will get on better than a dull one, and in time will learn the art by experience, but his knowledge is fatally expensive to his patrons.

The normal are the professional schools for teachers, and the demand for their graduates is increasing year by year, as the people are becoming satisfied of their general superiority in methods of instruction. It is not to be expected that all normal graduates will succeed. They have to learn to adapt stereotyped forms to new conditions, and to govern students by practice, just as the graduate at law and divinity has to learn to use his superior knowledge by using it. Some would fail in anything. No amount of professional training can breathe enthusiasm into a human clod. Nothing but the breath of God can create life under the ribs of death.

The teacher who does not love children, and whose feelings do not kindle nor his heart warm as he leads young minds up through the blind and perplexed paths of their school-life into the broader and freer fields of knowledge; the teacher whose mind is too slow in its movements to anticipate the intellectual and moral wants, or to respond to the quick apprehension of children, has mistaken his calling, and it is unreasonable to hold the normal school responsible for not having transformed such an one into a successful instructor. That is the function of a higher power.

As a state, we do but little for the improvement of our teachers. We support no institutes, and have but one normal school.

The institution at Plymouth has had a fair degree of prosperity during the past year, but should have had the patronage of twice its number of students. Our school combines in its instruction both the theory and practice of teaching, from which we have a right to expect the best results of normal work. No institution in the country is more strictly professional in its methods, none can claim a more devoted corps of teachers, or more thorough and satisfactory work; and yet large numbers of our teachers go to other states for their normal instruction. If location is the cause of this, let the location be changed. If it is a want of sympathy with the institution, or of proper state pride, I would commend it to the better knowledge and wiser patriotism of the people. A state in which one out of every hundred of the population is a female teacher, ought to give a liberal support to at least one normal school. The following,

copied from the annual catalogue, will be found useful to any who may wish to enter the school :

CONDITIONS OF ADMISSION.

Gentlemen must be seventeen years of age at entrance ; ladies, sixteen. Candidates must present certificates of good moral character from some responsible person, and declare their intention to fit themselves to teach. As the object of the entrance examination is to test mental power rather than wide study, candidates may offer themselves in any study or studies taught in the public schools of the state. They may also offer themselves for examination in any branch taught in the normal school ; if found proficient, they will be excused from further study of it except in the method class. In this way the course may be completed in three terms.

Classes are formed at the beginning of the fall and spring terms. Students are admitted during the term, at the discretion of the principal.

CALENDAR.

The school year is divided into two terms of twenty weeks each. A recess of one week occurs near the middle of each term.

1882-83.

Fall term begins,	.	.	.	Tuesday, Aug. 29, 1882.
Fall term ends,	.	.	.	Tuesday, Jan. 18, 1883.

1883.

Spring term begins,	.	.	.	Tuesday, Feb. 8, 1883.
Spring term ends,	.	.	.	Tuesday, June 28, 1883.

EXPENSES.

Tuition is \$10 a term. This is payable at the commencement of each term, but is refunded upon the completion of each year's study. Text-books are furnished free. An incidental fee of \$3 is due at the beginning of each term. Board,

including fuel, lights, and washing of twelve pieces, \$70 a term. This includes board during the recess at the middle of the term. If a pupil leaves during the term, twenty-five cents a week extra is charged.

Ladies only board at the hall. Gentlemen can obtain good board in private families at \$3.50 a week.

On the first day of the term, \$35 is due from each pupil boarding at the hall, and the same amount at the middle of the term. These advance payments are necessary to the economical management of the hall.

SUMMARY OF EXPENSES.

Expenses for the term of twenty weeks, including furnished room, board, fuel, lights, washing, and text-books, are \$83; \$10 of this amount is refunded, if the pupil remains a year.

EXAMINATIONS.

Pupils are subjected to frequent examinations, both written and oral. No pupil is passed in any study unless he has mastered the matter, and shown ability to teach.

GRADUATION AND EMPLOYMENT.

A certificate is given upon completion of the work of the first year; a full diploma upon completion of the course of two years. There is a constant demand for teachers to supply the best positions in the state.

NORMAL HALL.

The hall has been thoroughly renovated, and supplied with every comfort; it is under the management of the principal. Running water has been carried to each story, and all the conveniences incident to it have been supplied. The entire building is heated by steam. Miss Reed lives at the hall: she and the matron have the entire care of the young ladies. The price of board is fixed to meet the ordinary expenses of the

hall, and keep it furnished in good condition. It is expected the charge made for board will do this.

The rooms accommodate two each, and are carpeted, furnished, heated by steam, and lighted by lamps.

TEACHERS' INSTITUTES.

The teachers of the state, realizing the advantages to be derived from the exercises and the association of institutes, and wishing to perpetuate and, if possible, deepen the *esprit de corps* of the profession, have maintained their voluntary organizations, and held their meetings, the past as in previous years. In other countries, and in most of our states, institutes are made a part of the general system of public instruction. It should be so with us. It does not seem quite honorable to throw the expense of maintaining them upon the small income of the teachers. If they are of public utility, they should be organized by law, and sustained by public funds. There will be men in every community who will disparage institutes as they do maps, globes, blackboards, and other modern helps to education: but they are generally approved by the most enlightened educators of the time, and we cannot afford as a state not to give to our teachers such advantages as are held out to them elsewhere. Maps, blackboards, and other helps, are as necessary to successful teaching as agricultural machinery is to successful farming. Teachers, too, must have the advantages of association, and a mutual interchange of ideas, if we expect them to be informed in respect to the best methods of instruction and discipline, and to be inspired with professional enthusiasm.

THE NEW HAMPSHIRE STATE TEACHERS' ASSOCIATION.

TWENTY-EIGHTH ANNUAL MEETING.

The number of teachers present was not as great as at some previous meetings. This was due in part, we doubt not, to the meetings' being held in the extreme southern part of the

state, and in part to the fact that the schools throughout the state were generally in session at the time.

The attendance of the citizens of the place upon the sessions was calculated to suggest the propriety of holding these meetings in the smaller towns, where the people are not surfeited with gatherings of all kinds, and where they are likely to be generally interested in such discussions as occur at our annual meetings.

The following is the account of the last annual meeting of the association, as prepared by Prof. D. A. Clifford, of Manchester, and published in the "New England Journal of Education" immediately after the meeting:

EDUCATORS IN COUNCIL AT PORTSMOUTH.

The annual session of the State Teachers' Association opened in Franklin theatre, on Wednesday, December 21, the meeting being called to order by E. B. Powers, principal of the Nashua high school, and president of the association. Among those present were Hon. J. W. Patterson, state superintendent of schools; Prof. Warren and Miss Reed, principals of the state normal school; Principals Bacheler and Clifford, of Manchester; Prof. Elliot Whipple, principal of the McGaw Normal Institute at Reed's Ferry; Superintendent Gilman Fisher, of the Dover schools; Miss Prescott; A. F. Tuttle, principal of the Farmington high school; J. W. Appleby, of Rochester; E. P. Sherburne, of Manchester; S. W. Mason; Principals Jones and Webster, and T. W. Bicknell, of Boston; Mrs. Wilson; Profs. Quimby and Ruggles, of Dartmouth; Prof. Osburn, of Salem; Principal Gay, of Concord. The leading subject for papers and discussion was Mathematics.

"Number Work" was the first topic, ably discussed by Miss Reed, of Plymouth.

Miss Reed was followed by a class exercise in Numbers, conducted by Miss Susie M. Cate, of the normal school, who was assisted in illustrating the methods and theories referred to in Miss Reed's paper by a number of pupils from the public schools of this city. Many of the ideas advanced were novel, but seemed practical, and of positive value.

The evening session was opened by an address of welcome by G. W. Gardner, Esq., of the Portsmouth Board of Education. He referred to the good time near at hand, "when all present titles and ranks will be but empty sounds. Only the *character* of our mission will be ranked. And in this rating there will be minister and physician, lawyer, teacher, scientist, mechanic, having their names written upon the tablet of public estimation and regard, in the order of their importance to society's weal; and among the highest on the roll will be seen inscribed in illuminated capitals the name of the public school teacher as the most regarded and the most sacred public benefactor."

"Methods of Instruction in the Chandler Scientific Department of Dartmouth College" was presented by Prof. E. R. Ruggles, of Hanover. Prof. Ruggles gave a carefully prepared statement of the work of the scientific school, and showed the good work it had done by some valuable statistics, briefly as follows: The whole number of graduates, 291; number now living, 257;—civil and mechanical engineers, 62; lawyers, 30; teachers, 22; physicians, 18; merchants, 23; with twenty or more miscellaneous. Present employments of the last three classes: Whole number, 46;—civil engineers, 21; chemists, 3; draughtsmen, 2; law students, 2; and 17 in other professions.

THURSDAY'S SESSION.

Mr. Gay's paper on "How to Teach the Multiplication Table" was brief and practical, the principal thoughts being that the idea of multiplication, as abbreviated addition, must be first developed; then the products of the various combinations are to be found by the pupils; and, lastly, they should be thoroughly memorized. The process of memorizing may be greatly abbreviated by teaching the necessary twenty-eight combinations only—not a Herculean task, and readily done. Mr. Gay gave these combinations, with various practical suggestions with reference to teaching them. A discussion followed, participated in by Prof. Quimby, Mr. Gay, and Mr. Bailey, on the merits of the paper.

H. P. Warren, principal of the state normal school, Ply-

mouth, and T. W. Bicknell, of "The Journal of Education," Boston, Mass., discussed the subject "History" in an interesting and practical way. Mr. Warren urged oral history teaching with much force and effect. Mr. Bicknell, after discussing the relations of the study to practical life, gave several valuable suggestions as to methods flowing out of principles set forth by both speakers. Cause and effect, as parts of history-teaching, were made essential elements in the work.

Arithmetic—methods new and old—was discussed in a clear and forcible manner by G. C. Fisher, superintendent of public schools, Dover.

At half-past one in the afternoon the association convened in business meeting, but adjourned to the next day, after appointing a committee, consisting of Edward P. Sherburne, Mary E. Prescott, M. A. Bailey, Susie M. Cate, and A. E. Tuttle, to report officers for the ensuing year.

The first paper read at the afternoon session was by E. C. Stimson, master of the Jones grammar school of Portsmouth, on "Arithmetic in grammar schools,"—a most excellent essay, which attracted the closest attention of all present.

Following this was a paper on "Notation, Numeration, Longitude and Time, and Fractions," by M. A. Bailey, master of the Keene high school. Mr. Bailey is a genius in arithmetic and the mathematical sciences, and gave excellent illustrations upon the blackboard of his method of teaching the subjects above named.

Following his talk upon the foregoing topics, Prof. Quimby, of Dartmouth College, indulged in a little sparring with Mr. Bailey, which proved highly enjoyable to the audience, as both gentlemen were thoroughly booked up in the points under dispute.

At the evening session the "Methods of Teaching Physics and Chemistry" were discussed in an able manner, as usual, by Prof. I. J. Osbun, of the normal school at Salem, Mass.

Music was rendered by Harlow's orchestra, the services of which excellent organization were generously volunteered, and Miss Grace Varrell, the "petite soprano."

FRIDAY'S SESSION.

On Friday the attendance was the opposite of the weather, the latter being thick, the former thin. But, notwithstanding all the drawbacks, the day was a very profitable one. The papers and discussions were full of meat, and highly spiced, Prof. Bailey, of the Keene high school, and Prof. Quimby, of Hanover, furnishing most of the condiments. Prof. Walker, of Pembroke Academy, opened the discussion of the first topic of the day in "Methods of Teaching Geometry," Profs. Bailey and Quimby following with their peculiar notions, and ever-ready wit and wisdom.

Next, "Arithmetic in the High School" was presented in a paper by Prof. Hussey, of the Rochester high school. Elliott Whipple, of McGaw Normal Institute, Reed's Ferry, then discussed "Methods of Teaching Percentage."

BUSINESS MEETING.

Mr. Powers was reelected president, but declined to accept. A vote of thanks was passed for the very able and satisfactory manner in which he had presided and guided the organization for the past two years.

A committee on "The Journal of Education" was appointed, to form some plan to secure a more extended list of readers in New Hampshire.

A resolution, introduced by Prof. Warren, that the association approve and endorse Senator's Blair's "Educational Bill," was unanimously adopted.

The following motion was presented for the consideration of the association, and unanimously adopted:

"That a committee of five, of which the State Superintendent of Instruction shall be chairman, be appointed by the president to draw up a course of study for graded and ungraded schools, and report at the next meeting of this association,—the general scope of the course being a minimum of work required for promotion in the several grades."

After the business meeting, Prof. Goodwin, of the Portsmouth high school, presented a paper on "Physics in the Schools." He was followed by Mr. E. P. Sherburne, of the

Franklin-street grammar school, on "Arithmetic in Primary and Grammar Schools." These papers were both very good indeed. Profs. Quimby, of Hanover, Hardy from Dartmouth College, and Bailey, of Keene, then took up the algebra, and the rest listened and laughed at the hits and hurts that none enjoyed, however, more than the participants.

Hon. J. W. Patterson's address, in the evening, was of course eloquent, instructive, and ennobling. Several members not on the programme took active part in the discussions; among them Prof. Bacheler of the Manchester high school, and President Powers.

A better programme, better carried out, I never knew the association to have. But it is a shame that the teachers of the state will not or cannot attend. Is the laborer worthy of his hire?

The following address by the retiring president of the association, though not delivered at its annual meeting, treats so ably of the "English" of one of New Hampshire's teachers, and is so entirely germane to the objects of this report, that I solicited it for publication, and Mr. Powers kindly yielded to my request:

WEBSTER AS A MASTER OF GOOD ENGLISH.

Just literary criticism is a rare achievement, and the attempt even is usually a venture, which is freighted only with the author's opinion. Partisan bias, social influence, unequal intellectual attainments, and the well-nigh infinite diversity of tastes and pursuits prevalent among mankind, will ever tend in this department to make the exact judgment of one seldom the belief of many. And to assign to him whom we this day commemorate a just rank among the masters of that glorious language which is our common heritage, is beset with peculiar difficulties. Posterity, which can alone affix the seal of permanent success in literature, revises and reverses without mercy the eulogistic conclusions of contemporaries.

The rays of that magnificent orb which, less than thirty years ago descended the western sky, fell upon some of us, and have

been reflected to all. We are, then, too near to that generation whose admiration was akin to homage to separate impartially the author from the orator, to scan calmly the printed page, and remain oblivious to his masterly oratory, and the deep impression which is produced upon every listener. No language is too fine to be degraded by faults of delivery,—none too weak to be adorned by its graces. Inferior to Calhoun in vehement declamation, to Clay in persuasive power, and to Everett in studied grace; yet, all in all, Daniel Webster was immeasurably the greatest orator of this western world. Upon him nature had lavished her choicest gifts. His majestic figure was heightened by an inborn dignity, while under intense thought and strong emotion every feature stood out prominent and massive, as that strange natural profile, graven in the hills of his own native North.

Yet a great orator may transmit to coming generations little save the brilliancy of his name. Richard Brinsley Sheridan, under whose magic spell duchesses swooned, and at whose touch even the iron reserve of Warren Hastings was awed and melted; Choate, whose magnetic presence wrung verdict after verdict in defiance of evidence from juries at first prejudiced against the legerdemain of his art; Clay, like the Nestor of Homer, from whose lips flowed persuasion sweeter than honey,—all have left to us how little that posterity shall prize, or memory cherish!

But Macaulay, from the wreck of his oratical hopes, and Edmund Burke, whom the delightful Goldsmith pictures to us standing before empty benches, “going on refining, while his hearers thought of dining,” have bequeathed to us volumes which shall endure while the English language has a name. Was Webster a great orator, who some years ago reached the acme of that reputation, and is now nearing the steep declivity that ends in oblivion, or was he an author whose works, like those of Burke, shall be enhanced by the lapse of time, until a grateful posterity shall cherish them as the crown jewels of its literature? In considering this question to-day, analysis and comparison are our only aids. Already from this field the prince of American essayists, and many co-workers, have reaped a plenteous harvest. Pardon me, if instead of ripened

grain from the well-stored granaries of Whipple, Everett, and others. I present you to-night only the scanty and immature fruit of personal opinion.

Whatever are the divisions and sub-divisions of rhetorical text-books, all literature, with the exception of the narrative, becomes permanent only as it excels in one or all of the fundamental qualities, clearness, strength, and imagery. In clearness of statement, in ability to detect the vital point at issue, in power to grasp the essential truth of any proposition, and make it clear to the dullest understanding by the mere terms in which it is presented,—in this quality, to the genius of Webster every other English author, even Burke and Macaulay, must bow. Clearness is the highest, most difficult, and the most valuable quality inherent in language. What is reasoning? What logic, even to the form of a syllogism? What mathematics, what all science, and all human knowledge, but accurate statement? A demonstration in geometry is only an extended axiom to him who from the beginning sees the end. “Why didn’t you write a smaller text-book?” asked a teacher of an author. “I hadn’t time,” was the reply. How many ponderous volumes, if their contents were stated in Webster’s manner, would wither to dwarfs! Even in the hours of recreation, while engaged in his favorite pastime, in the Cape district of Massachusetts, the information comes from one who was his constant attendant, that lips ever moving, and the occasional escape of words, betrayed the thoughts that burned within. Thus, in his mind, every proposition was wrought and refined into the form of pure, crystallized thought. For this service in showing the capabilities of that glorious language which contains within its garnered treasures more of wisdom and beauty than pertains to any other, living or dead, the entire English speaking race owes Webster a debt of gratitude that can never be repaid. And to-day, may every needy wanderer from the pure “well of English undefyled,” who has been beguiled by the ill-assorted compounds and uncouth fantasies of that phase of authorship which culminated in Carlyle, sit at the feet of this great master, and shed the penitential tear.

“Could you on this fair mountain leave to feed,
And batten on this moor?”

In strength of style and energy of diction, Webster is unsurpassed by Milton or Bacon, Macaulay or Burke. Neither "Liberty of the Press," nor the essay "On Studies," nor the famous trial scene of Warren Hastings, nor "Conciliation with America," contains a single sentence that in periodic structure and penetrating power cannot find its parallel in the reply to Hayne. At the bar, in the senate, and before the popular assembly, every sentence is compact as the Spartan phalanx, and radiant as the orb of Phæbus. It discards all forms of reasoning, but is conviction personified. It boasts not the name and displays not the armor, but puts forth the strength of Achilles. At this late hour I will not detain you by extensive quotations from speeches which have become household words. Let me, however, barely recall to your minds that ever memorable argument against the Knapp brothers for the murder of Capt. Joseph White, where Crowningshield, the paid assassin of the Knapps, had committed suicide in prison. Note the terrible force of that expression, "There is no escape from confession but suicide, and suicide is confession." Throughout his argument are passages which haunt the memory like a strange dream, and seem the avenging ministers of that fate which so richly befell the Knapps. Recall, also, this from the oration at Bunker Hill, as the orator turns to the monument itself: "The powerful speaker stands motionless before us. It is a plain shaft. It bears no inscription, fronting to the rising sun, from which the future antiquary shall wipe the dust. * *

* * But at the rising of the sun, and at the setting of the sun,—in the blaze of noonday, and beneath the milder effulgence of lunar light,—it looks, it speaks, it acts to the full comprehension of every American mind, and the awakening of glowing enthusiasm in every American heart." Add, if you please, this from the triumphant vindication of the state of his adoption: "I shall enter on no encomium upon Massachusetts: she needs none. There she is: behold her, and judge for yourselves. There is her history: the world knows it by heart. The past, at least, is secure. There is Boston, and Concord, and Lexington, and Bunker Hill; and there they will remain forever. The bones of her sons, falling in the great struggle for Independence, now lie mingled with the soil of

every state from New England to Georgia, and there they will lie forever. And, sir, where American liberty raised its first voice, and where its youth was nurtured and sustained, there it still lives, in the strength of its manhood, and full of its original spirit."

Where in all language can you find more clearly defined and more sublime ideas expressed in a few simple words?

In imagery, that power of the human mind, which, like Aladdin's wonderful lamp, can summon spirits from the vasty deep to do its bidding, can present the dead past clothed in the garb of life to cheer and guide the present, which alone has placed Bunyan's "Pilgrim's Progress" in the palace of the prince and the cabin of the slave—in this quality Webster cannot be assigned the highest rank. But, because Milton, Burke, and Macaulay had more of this power of imagination, it must not be inferred that Webster had little. Nor should it be forgotten that the imagination, which is the highest quality of the poet, is only an auxiliary to the lawyer and statesman. An honored citizen of Nashua, a member of this historical society, has recently called my attention to the fact that in his earlier efforts Webster displayed rare imaginative skill. There is in my mind no doubt that, in the strength of his manhood, he sacrificed something of this quality to the highest aims of his profession. Applause is not conviction: to dazzle a jury is not to convince it. The versatile Fénelon has described in his inimitable manner a meeting of Demosthenes and Cicero on the banks of the Styx. With characteristic egotism, before his great rival for the world's applause, the Roman vaunted his own fame. "When I was on earth, all men talked of me; and the world was filled with my glory." The reply of the Greek is inexpressibly fine: "Men talked of you, and forgot what you said. They forgot me, and, seizing their arms, exclaimed, 'Let us march against Philip. We will conquer him, or die.'"

If others have more creations of the imagination, it is not certain that they have better. Webster's are drawn from the "book of books," and from nature, upon whose azure brow time writes no wrinkle. They are permanent as their sources, and pertinent to every age and to every clime. They are like his language—simple, appropriate, sublime. They may be

compared to a refined lady, relying upon modesty and intrinsic worth; while those of Burke rarely, and of Macaulay more frequently, are pushed dangerously near to that line upon the other side of which stands the overdressed belle, captivating by the allurements of art. One of the finest of these has been quoted by a preceding speaker: "When my eyes," etc. This wish was fulfilled; but from the baptism of blood and fire, which his mortal eyes never beheld, has arisen a regenerated republic, instinct with life and progress.

There was, some fifty years ago, in the camp-fire lore of the Western hunters, a legend, depicting a solitary and adventurous trapper, the discoverer of Oregon, from the interior, standing upon the banks of the Columbia river, and gazing upward at the Cascade range, which rose darkling in the west. Other giant mountains were dwarfed by comparison with two immense peaks which lifted their heads—one upon the north, and the other upon the south—into the clear light of eternal snow. Vainly the trapper endeavored to compare these two, but the one upon which his eye last rested seemed the nearer to heaven. Would that he, in the solitude of that wilderness, with prophetic vision, had christened the one Webster, and the other Burke; for, of these two, the one upon whom the eye last rests will ever seem the more sublime.

ALGEBRA.

BY PROF. A. S. HARDY, DARTMOUTH COLLEGE.

The reason for the various definitions given of the word *Algebra* lies in the fact that the growth of this science has been characterized by a remarkable peculiarity.

Like every symbolic science, it rests directly upon the definitions assigned to its symbols, and the rules which govern their combination. But, while the meaning assigned to each of its symbols, *separately*, has been distinct and intelligible, it has happened that, under the rules of operation, *combinations* of these symbols have arisen which were unintelligible. This result might not at first sight seem likely, for the rules of operation, like the laws of grammar in ordinary language, are framed upon the given meanings of the symbols.

This fact is, however, readily illustrated. If, disregarding

the symbols of simple arithmetic representative of particular numbers, we agree to represent pure number abstractly, by letters of the alphabet, as a , b , c , etc., and, further, the operations of taking one number from another by a horizontal line ($-$), and of adding two numbers by the cross ($+$), as we had previously done in simple arithmetic, then, while the combination $a + b$ is always intelligible, the combination $a - b$ is unintelligible if $b > a$. The substitution of general symbols for the numerals has converted particular statements into general ones, but when we reach the point of actual computation, our result is meaningless, because, under the convention, the operation indicated is impossible, a not being a number adequate to subtract b from.

Difficulties, of which this is a simple illustration, have continually led to the redefinition of the separate symbols, so as to give a logical interpretation to results anomalous under the primary hypothesis, these new definitions entailing often a reconstruction of the rules of operation, only, however, to create new obstacles.

To illustrate again: Suppose that, in order to render $a - b$ intelligible when $b > a$, we agree to consider magnitudes not only as to their amount, but also as to their quality, admitting in the latter respect antithesis, or complete oppositeness in character, only, so that while, as before, a , b , etc., represent the measure of magnitude, we employ the horizontal line ($-$) to express this antithesis: from this new standpoint, if $a = 2$ lbs. of strain (compression), $-a = 2$ lbs. of strain (tension); if $a = 2$ feet north-east, $-a = 2$ feet south-west. Not only has our symbol $-$ now a new meaning, since when written before a it has the effect of converting compression into tension, direction north-east into direction south-west, and, generally, of converting the quantity under consideration into its exact opposite without affecting its magnitude or measure; but our symbol $+$ has a new meaning also. For, while if $a = 2$ and $b = 3$, $a + b = 5$ feet north-east, $a + (-b)$ cannot be five feet north-east also. If we are to employ the symbols $+$ and $-$ in their original signification, that of conjunction, the meaning of the latter under the new hypothesis entails a new interpretation of the former also. Both those symbols have now a directive as well as

conjunctive value, so that addition has become a geometric as well as numerical process, $a + (-b) = a - b = 2 - 3 = -1$ being defined to mean that a step of two feet in a north-east direction, followed by one of three feet in a south-west direction, is equivalent to a single step of one foot in the latter.

By this enlargement of our conception of quantity so as to embrace direction as well as amount, the $-$ sign becomes a symbol denoting a new process, that of reversal, and the $+$ sign indicates a process of translation along a directive axis whose two directions correspond to the antithetical character of quantity under the new conception.

Algebra, therefore, has had not only what might be called a natural growth, consisting of the development and extension of its laws of combination and rules of operation as applied to its symbols when used in their original meanings, but, because of the unforeseen difficulties arising from their combination, it has continually taken, as it were, a new start, these obstacles necessitating an extension of the signification of its symbols and a corresponding revision of its rules of operation.

Thus, at each new phase of its growth, algebra enters a wider arena, and occupies ground not originally within the limits of its premises. Its symbols stand for new and larger conceptions, and its rules, as applicable to the new quantities for which its symbols stand, are themselves generalized. To avoid confusion, it is only necessary, in these reconstructions, to observe the principle of permanance, so that when the new complex quantities degrade, or reduce to the simpler ones, the new rules of operation shall become identical with the old. This is obviously the case in the above illustration.

That illustration exhibits the transformation of arithmetic, as a science of symbols, into algebra, a symbolic calculus of far greater generality and uniformity of process, the combinations of literal arithmetic having led to a consideration of the nature as well as the measure of quantity. After having thus disposed of the difficulty of $a - b$, when $b > a$, the expansion of the science on this new plane of development was enormous; but the new meanings assigned to its symbols and operations resulted again in unintelligible combinations, and again the science entered upon a new phase of growth, and by the same

processes, viz., the breaking down of barriers imposed by the old definitions, thus rendering what was in their light absurd or impossible, intelligible and real.

To understand this new extension of its boundaries, we are to notice that the operations on pure number had been supplemented by one of reversal, which was entirely independent of the former. and that their order was therefore a matter of indifference. $a(-b) = -ab$, because it is immaterial whether we multiply b by a numerically and reverse the result, or take $(-b)$ a times directly. We say, then, that the sign of reversal is commutative with literal factors, a law of operation which is a necessary consequence of the meanings of the symbols. The law of signs follows directly also, or $(-a)(-b) = -(-ab)$. That is, if $ab = 5$ miles north, $-ab = 5$ miles south, and $-(-ab) = 6$ miles north, every application of the minus sign reversing the direction of the linear representative of ab . This sign, as an operator, like any other symbol of operation, may be given an exponent showing the number of times it is used as an operator, and, just as b^2 shows the number of times b is used as a multiplier, we may write $(-a)(-b) = -^2ab = ab$.

Having already defined a square root as one of the two equal factors whose product is the square, and having agreed to represent the operation of taking this root from the square by the symbol $\sqrt{\quad}$, the symbolic combination $\sqrt{-a^2}$ becomes unintelligible, for, by the law of signs, there is no quantity, whether of the kind $+a$ or $-a$, which, multiplied by itself, gives $-a^2$. We may write $\sqrt{-a^2} = a^2\sqrt{-1}$, but it remains to interpret $\sqrt{-1}$. This symbol, which has been called an *imaginary*, is thus seen in the light of our previous definitions to be irrational; and, so long as the convention under which it arises is in force, it ever remains such—the symbol of an impossible operation.

Now, in this convention, no provision is made for any other kind of magnitude than those assumed, and their direct opposites. We may select any quantity we please, as velocity, time, force, etc.,—any quantity which can be represented in magnitude by a directed right line, whose reversal corresponds to an opposite view of the magnitude itself; but, having done so, we have to do thereafter only with it and its opposite. This mag-

nitude, like space, may be conceived to have an infinite number of directions, but only two can be considered at once in any algebraic problem based on the Diophantine law of signs; and hence this algebra has full control only over such magnitudes as gain and loss, debt and credit, time past and future, etc., which can be conceived of only under these two antithetical aspects. For this reason Hamilton called it "The science of pure time." Manifestly it is lame in space.

Now we observe, that, in this system, 1 has no effect as an operator, but that -1 turns a line, like a handle, 180° . Since, by the laws of this algebra, $\sqrt{-1} \times \sqrt{-1} = -1$, analogy suggests that $\sqrt{-1}$, as an operator, should have half the turning effect of -1 , i. e., should turn a line 90° , since when used twice it turns it 180° . Hence, if 1 represented a distance east, -1 would represent the same distance west, and $\sqrt{-1}$ an equal distance north. To be consistent, $-\sqrt{-1}$ should represent the same distance south, since it is the indication of the reversal of the north direction; and this it does from the laws of operation, for either $\sqrt{-1} \times (-1)$, or $\sqrt{-1} \times \sqrt{-1} \times \sqrt{-1} \times 1$ is a rotation through three quadrants. This definition breaks down our previous conception of quantity, for $\sqrt{-1} a$ is now a distance *off* the directive axis to which we were formerly limited, and it is precisely in this new view of quantity that $\sqrt{-1}$ finds its interpretation. In the Diophantine algebra it is as irrational as ever; just as $5 - 7$ is, in the science of arithmetic.

With this interpretation of $\sqrt{-1}$ as an operator, the process to which has been given the name of geometric addition leads to directions not on the directive axes, taken, say, in the north, south, east, and west directions. Thus the expression $a + b\sqrt{-1}$, to which form imaginary expressions may be reduced, would denote a direction lying in the north-east quadrant, a being laid off easterly, and b from the extremity of a northerly, since it has $\sqrt{-1}$ as a factor, these two steps being equivalent to a single one whose length is the hypotenuse of a right-angled triangle, whose sides are numerically equal to a and b . If we operate on $a + b\sqrt{-1}$ with $\sqrt{-1}$, $\sqrt{-1}(a + b\sqrt{-1}) = a\sqrt{-1} - b$ is a line in the north-west quadrant, namely, the line denoted by $a + b\sqrt{-1}$ turned left-handed 90° . But we

are still limited to directions lying in the plane of the directive axis. This limitation is removed by Hamilton's Quaternion Calculus, which is an algebra carrying the above exclusion to the plane one step further, namely, to space of three dimensions, $a + b\sqrt{-1}$, and $\sqrt{-1}$ being only particular cases of Hamilton's general versor, $\cos \theta + e \sin \theta$.

With this brief statement of the manner in which arithmetic has become converted through literal arithmetic into common algebra, and the latter has, in turn, through the geometric interpretation of $\sqrt{-1}$, become transformed into quaternions, it is evident that these branches are stages in the development of one great sign-language, the meaning of whose symbols has been repeatedly extended, while the laws governing their use have undergone corresponding modifications. And it is to this language that the student is introduced, when he passes from the numerical computations of arithmetic to the symbols of algebra.

It is true, that in every problem, whose statement and conditions have been expressed in the language of analysis, the rules of operation have subsequently one primary object in view, viz., the resolution of this symbolic statement from its implicit to its explicit form. The student has first to translate conditions from the ordinary sign-language of words into that of the analytic symbols, availing himself of such geometrical truths or physical laws as may be necessary to effect the reduction of the function. And in this view of the office and object of algebraic transformations, they are presented to him as the science of the equation. As a matter of fact, however, the general student does not pursue his mathematical studies far in this direction. For him the great difficulty lies, not in the resolution of higher equations, but in the novelty of this great analytic language in which, for the first time, he begins to reason and express his thoughts; and his first, if not greatest, task is not so much the conquest of the equation, with whose most simple forms only he has to do, but the mastery of this symbolic language, at once so flexible and so precise,—the simplest, most searching, and most powerful weapon forged for the human mind. For the creation of this "organ of expression," eighteen centuries have been requisite. Its growth has been slow, and its present state has been reached by a process of repeated

amendment; but this growth lies behind him. He acquires it from an historical standpoint, but he is not obliged to grope his way hesitatingly, as its earlier constructors have been obliged to do. Under the guidance of teachers familiar with it, he can trace in a brief time the steps of its onward march, and, side by side with the obstacles which attended, and which for so long a time checked its growth, he has at hand the *rationale* of their removal.

Now, before he can successfully reason in this new language, he must understand its nature, fully grasp the meaning of its symbols, and, in acquiring its laws, he must do so for a long time with the single view to the mastery of the language, and the facile use of its transformations, rather than the solution of equations. Like the child who is learning to read, he is confined for a long period to exercises of a constructive and mechanical nature, in order that, having first become acquainted with the machine, he may afterwards know how to use it for higher ends. It is true, that relatively few students intend to, or, for that matter, can attain an independent and original use of analysis as an instrument of research. But this fact does not affect the general method to be followed in even a limited range of study; and the very object this study has in view, viz., mental discipline, is best secured by a thorough and systematic training in the language. That this training conduces to a ready practical application of the language to actual examples, is evident.

The foregoing considerations suggest some of the principles to be observed by the teacher.

And, briefly, in the first place, the student must be made to see the distinctive character of analytical processes, which differ from those of pure geometry to an extent which should preclude all confusion. Both have their symbols, but analysis only has rules of operation. Its characters not only represent quantity, as do the figures and letters ($AB = \text{line. etc.}$) of geometry, but the operations on quantity, which in a geometric demonstration are supplied at length in words. In pure geometrical reasoning, the mind is on the strain all the time in a process of close reasoning upon the *things* which the symbols represent, unassisted by any rules governing the operations or the trans-

formation of these symbols. It is obliged to keep carefully before it the sequence and bearing of every step in the logical process, a mental tension greatly relieved by the rules of analysis, as one may readily see from the ease with which an analytic process of reasoning may be adjourned and subsequently taken up again. In geometry a step is easily omitted, a false inference easily drawn; whereas in analysis these errors become, as it were, clerical ones, and are more readily avoided and discovered, as also corrected. The analytic proof of a theorem may be the easiest, and may possess a greater generality, but to adopt it for that reason in place of the geometrical demonstration would be to sacrifice all these benefits which result from the study of geometry as a disciplinary training of the mind, benefits which belong to it to a degree which will always render it an indispensable part of mental training. The teacher who so far loses sight of the advantages of this discipline as to introduce algebraic symbols and laws into geometry, not only sacrifices them, but also blurs the student's conceptions of the distinct nature of these two methods of reasoning, each of which has an office and a value which the other cannot perform or supply.

Again: The student too often makes the transition from one stage in the development of analytic language to another, without realizing the fact or the importance of the step he has taken. He slides from such an expression as $5 - 2 = 3$ to $2 - 5 = -3$ without being aware of the fact that he has entered upon a new calculus, that he has discarded the meanings previously assigned to his symbols for more extended ones, and has thereby furnished himself with a new set of rules. In some way or other he must of course be conscious that he is working in a wider field of operation, else he could not proceed. But does he clearly perceive how and why this change was brought about? If not, he has lost the thread of continuity in the growth of the science, and is groping among dim perceptions of the truth, hardly better off than the early algebraists to whom these difficulties were first presented.

And this leads to another consideration. He cannot fully understand the growth of this symbolic calculus, or use it intelligently, unless he sees it to be a pure convention. It introduces

no new laws of thought, but only new laws for the expression of thought. It is, in fact, simply an organ of expression, based upon a compact, an agreement, to represent certain things in a certain way. All the rules of algebra hang directly upon the definitions of algebra. Its demonstrations are only the combination of its definitions, often only the restatement of a single definition in another form. They derive all their force from the primary convention, and it is of vital importance that the student should see the definition in the rule, should rest the latter as directly and as simply as possible upon the former; for if this, the source of its authority, be obscured, its meaning becomes impaired. The student may understand every step in a demonstration; that is, he may recognize its formal validity, and yet wholly fail to see that the definition is the only source of its authority. To illustrate, take the law of signs. It is frequently presented in the form of a demonstration quite abstract in character, a demonstration which, when mastered, still permits a feeling of insecurity as to why $- \times - = +$. The necessity of the law is not clear, because he is looking for some reason inherent in the nature of things, as if the law were true for the same reason that $2 \times 2 = 4$; whereas there is no reason, except as we agree it shall be so. He has but to go back to the definition of a minus sign as a directive sign, a re-versor by definition, to see that to apply it twice in succession is, in fact, to preserve the direction of the quantity operated on. He understands his rule when he understands his definition. As another illustration, a student is quite likely to write $a^0 = 0$, or, if corrected, to have some lingering feeling that a , taken zero times, ought to be zero. To refer him to the symbolic demonstration,

$$\frac{a^n}{a^n} = 1, \frac{a^n}{a^n} = a^{n-n} = a^0 \therefore a^0 = 1,$$

may silence without convincing him. Now, we *agree* to indicate the number of times a is taken as an operator on b by an exponent. a^6b means that a is to be used six times as an operator on b ; a^1b , that it is to be so used once; a^0b , that it is not to be so used at all, and that therefore b , not being operated on at all, remains unchanged, as is also the case when 1 is written before b ; or that, as operators, a^0 and 1 have the same effect,

and as such are therefore equal. That is all there is to be said on the equation $a^0 = 1$. No demonstration can make it plainer, and no demonstration will be more of a demonstration than is this simple statement of the definition of an exponent. The symbolic proof has the same validity, but is of no value, nay, is harmful, if it hides, instead of reveals, the definition on which it depends. Other expressions, such as $\log 0 = -\infty$, the beginner is tempted to write $\log 0 = 0$ after the formal demonstration on which $\log 0 = -\infty$ rested is forgotten. And this is natural if he has reached this symbolic statement only by a symbolic demonstration which clouds what it should make clear, the definition of a logarithm.

Hence I would say, Impress upon his mind the nature of the symbolic language he is acquiring, as a pure convention whose rules of operation have no claim upon him that is not to be found in the convention itself; tie the rule as closely as possible to the definition, as its necessary consequence, whence always results the simplest and clearest demonstration.

Such a course will secure another advantage. It will, for example, make clear the reason why $\sqrt{-1}$ has been called an imaginary. Familiar with the convention under which it arises, its character, as indicating an impossible operation, will cease to be a mystery. The name *imaginary* will not suggest a ghostly reality eluding the grasp of our mental faculties; it will appear simply what it is, a monstrosity of our own creation, and prepare the way for its interpretation under a new convention. And this interpretation should be given at an early stage. There is no reason why a student should be left face to face with a spectre we have raised in his path, a prey to the misgivings on the nature and validity of mathematical processes which seem to haunt some minds, who think the mathematicians have gone mad when they read that $\sqrt{-1}$ has a real signification, that one side of a triangle equals the sum of the other two, that $a \times b$ is not the same as $b \times a$, or hear of space of the fourth or four-fifths dimension. Critics who discuss results and omit the processes, to say nothing of being ignorant of the nomenclature, sometimes aptly illustrate Goethe's remark, that understanding people are seen at times to err, to wit,

in those things which they do not understand. When Boole writes $x^2=x$, it is first desirable to know what Boole means.

Again: the study of analysis, if pursued in the manner indicated, introduces naturally, and in their right place and order, the higher conceptions which are too often reserved for, as if they were peculiar to, an advanced course. When the student enters upon algebra, his addition has at once a geometric meaning which it did not previously possess. Not to know it is not to know what he is about. Furthermore, he has to deal at once with complete quantities, as $a + b\sqrt{-1}$, whose interpretation is nowhere more rational or more easy. To postpone the consideration of these and like things because they belong to an advanced course of study, is to leave the present full of perplexities, and to overload the future with a host of conceptions which necessitate later an entire reconstruction of previous knowledge, and render what should be a gradual transition, an abrupt and unnatural one. But they do *not* belong to an advanced course. They present themselves *en route*, and should be then and there attended to. For the student to postpone the consideration of infinitesimals until he reaches what is commonly called the calculus is absurd, simply because the infinitesimal is already in his algebra, and, being there, cannot be dodged, and never is, except at the price of clear conceptions.

Of course it is not to be understood that these higher conceptions are to be introduced because they are such, or because they facilitate and make more rapid the solution of problems. Their introduction must be subordinated to the object in view, namely, to secure an intelligent comprehension of the meaning of the symbols *as they occur* in combination, and a self-reliant use of the rules of operation. So introduced, they do not create, but remove, difficulties.

This natural condition imposed upon the introduction of what are commonly supposed to be "advanced" conceptions, should limit and regulate, also, the exercises and problems given to beginners. The teacher will see in the capacity of his pupil how far he may wisely go in this direction. But, as a general rule, difficult exercises, and especially "catch" problems, should be given only in so far as they elucidate principles and afford practice in the use of the symbols. Many such are mere

puzzles, like those of ordinary word-language, in which five travellers are made to sleep in four beds, no two occupying the same one. Such are not given to children learning to read, and are equally objectionable in the acquisition of the language of analysis, except as they illustrate its rigor and its suppleness, or guard against misconceptions of its combinations.

METHODS OF INSTRUCTION IN PHYSICAL SCIENCE.

BY PROF. E. J. GOODWIN, PORTSMOUTH.

At a national meeting of school superintendents, held at Washington in 1874, Hon. A. D. White, president of Cornell University, in the opening sentence of his address, declared that there had grown up in this country within the twenty years then just passed a great system of scientific education. This statement has been verified by the developments of the last eight years. That this is a scientific age is as clearly manifest in educational circles as in the departments of art and industry.

The scientific spirit in education is becoming year by year more widely dominant. It is inventing apparatus, building laboratories, constructing cabinets, founding museums, erecting observatories, endowing professorships, and rapidly multiplying schools of science in all sections of our country. In 1870, the number of strictly scientific schools reported to the Commissioner of Education was 17. In 1879 there were 81, showing a remarkable increase of 476 per cent. in nine years.

During the same period the increase in the number of students attending these schools was more than 770 per cent. ; and in 1879, the amount of money invested in scientific schools in the United States aggregated between fourteen and fifteen million dollars.

These significant facts have not been without their influence upon the upper grades of the public schools ; and notably, within the last few years, some radical changes have been made in our courses of study and methods of instruction, indicating, beyond doubt, that in the future the physical sciences must be taught with greater fulness and efficiency than was possible for the last generation.

In view of these requirements, which are yearly becoming more imperative, we now proceed to a brief discussion of methods.

There are three clearly defined ways of teaching the elements of physical science. The first may be appropriately termed

THE TEXT-BOOK METHOD,

and is easily described. It consists in requiring the pupil to memorize the words or substance of the text-books, and to repeat the same as best he can in the daily recitations. It has been called "a study of books, an endless study *about* things, and not the things themselves." It is not unlike an attempt to acquire a practical knowledge of Greek or Latin by a study of the grammars, without ever grappling with the languages themselves. It rejects all manipulations and experiments, discovers no facts and no laws by original observation, studies the drawings in the books instead of the phenomena of Nature; in short, does not go to the *sources* of learning, but takes knowledge at second-hand from the books. It therefore develops the habit of dependence, fosters the spirit of credulity, and fails to do what instruction in science should do in preparing the student for the duties of intelligent citizenship in a free republic.

Education of this kind is doubtless better than none, inasmuch as it cultivates the memory, and in some measure develops the power to obtain knowledge from the printed page; but in view of other methods this is the least valuable, and in some respects is highly objectionable. Instead of sharpening the curiosity, and cultivating the faculty of perception, it often creates a general disgust for learning by cramming and overloading the mind of the student with numberless details of facts and theories, which are rarely, or never, well digested, and which in the end often make more intellectual dyspeptics than well developed, thoughtful, scholarly men and women.

This old-time custom of rote recitations from books is, however, fast disappearing from our best schools, and must soon give place to methods more rational and effective, one of which is

THE LECTURE SYSTEM.

The lecturer, by talks more or less familiar, as the case requires, lays out the work for the class, presents the subject-matter in the clearest and most attractive manner possible, appealing to the senses by illustrative objects and experiments whenever practicable, and then leaves the student to study up the subject by the aid of his own observations, notes, and books as best he can, holding him to faithful work, however, by subsequent oral or written examinations.

This method obtains largely in our higher institutions of learning, and cogent arguments may be summoned to prove its excellence and effectiveness. It brings the instructor and his pupils into very intimate association, where minds are in contact, and where all the enthusiasm and scholarship and character of the teacher combines to stimulate and direct the intellectual activities of the student, and to inspire him with a lasting love for learning, and a profound regard for law and truth.

* The success or failure of the lecture in the class-room is dependent solely on the capacity and genius of the lecturer. This was doubtless the thought of Emerson, when he said,—“It matters not so much what you study as with whom you study.” The lecture system, after the Socratic method, is undoubtedly the most direct and effective for the acquisition of knowledge, which the learner wishes to utilize immediately in the application of science to the various pursuits of professional life. President Elliot recently made the following statement: “Some teachers of science think that students should be told before they look what they ought to see. Others think that they should first try to see for themselves, and then be told what they *ought* to have seen. The two methods are good, each for its own end. The first is the quicker way to fix in the memory natural appearances as useful facts; the second, to acquire strong powers of observation. The first is of great use in teaching medicine, the latter in training naturalists.”

If the ultimate object of the schools is to furnish useful

information, it is clear that all other methods should give place to oral instruction ; but if our institutions of learning are established and maintained primarily for the purpose of developing the mind and putting its owner into possession of a vigorous and healthful use of its wondrous and varied faculties, then the practice of pouring knowledge into the mind of the student by oral instruction or lectures must be supplemented by some plan which will enable the learner to acquire the power and form the habit of making accurate observations, and deducing therefrom trustworthy conclusions, without the aid of books or teacher, as all successful men are required to do in the practical pursuits of life.

THE EXPERIMENTAL METHOD.

The incompleteness of a training in science, secured solely through the agencies of text-books and lectures, has influenced educators to adopt the experimental or objective method of study ; and this has already taken deep root in the numerous scientific schools which have been established in the United States within the last twenty years.

It has been said, that “ all theories of education *agree* in emphasizing the importance of the *senses* in the cultivation of the intellect ;” and we think it will not be denied that the study of physical science, in connection with cabinets, museums, chemical and physical laboratories, and field work, furnishes better opportunities for training the senses than can be found elsewhere. The student, under the direction of the teacher, is brought face to face with the phenomena of nature and the operation of nature's laws.

By his own manipulations, he analyzes the water which he drinks and the air which he breathes ; learns to measure with his own hand the relation between power and weight in simple machines ; with his own eyes investigates the laws of physical forces ; and, with the delight that comes with knowledge acquired by actual vision, reads the matchless story written by the glaciers upon our granite hills.

The facts and phenomena, obtained by experiment and observation, are taken to the class-room, analyzed and discussed

by pupil and teacher, and conclusions drawn therefrom in the form of general laws.

Thus are called into activity the faculties of observation, reflection, reason, and judgment; and the pupil is trained gradually, but surely, to the habit of reasoning by induction (the only reliable method); and when he arrives at maturity, and takes upon himself the responsibilities of society and the duties of citizenship, we may reasonably expect to find him acting thoughtfully and conscientiously on the right side of the great social, moral, and political questions which so intimately concern the welfare of our national life.

It should be remembered, that a large part of the knowledge which the student obtains in his school days passes from his mind when he takes his place among men, amid the cares and business of maturer years; therefore it seems vastly more useful to help him to a rational and vigorous use of his own latent powers, than to fill his mind with a mass of ill-assorted knowledge from the books, much of which he vainly strives to comprehend, and much of which, in the nature of things, his memory cannot retain. Certain it is, that the schools of higher grade come short of realizing their highest purpose if they fail to teach their pupils *how* to learn, and fail to inspire them with a love for truth by showing them the way to find the truth. All the years of maturity are for the acquisition of knowledge; therefore it is the province of the schools to so train the hand and eye and intellect and heart, that the search for wisdom in riper years may be persistent, methodical, enjoyable, and successful. If this view be correct, the development of character, and the formation of right habits of thought and study, transcend in importance all considerations touching the mere acquisition of knowledge. Moreover, I incline to the belief that more systematic and abiding knowledge can be imparted in the earlier stages of mental growth, through a judicious application of the inductive method of study, than can be secured by any other.

Hon. James W. Patterson, of New Hampshire, in his last annual report as Superintendent of Public Instruction, says,—
“All learning that enlists enthusiasm and disciplines the fac

ulties, is a process of discovery, not a cramming of the memory with facts as though the mind were a museum for the exhibition of antique and useless curiosities." Huxley writes thus: "If scientific training is to yield its most eminent results, we must not be solicitous to fill the student with information, but be careful that what he learns he knows of his own knowledge." I would not affect to despise or condemn a proper use of text-books. In many cases, indeed, they are well-nigh indispensable. They furnish the teacher with a convenient basis and a systematic outline for his work, and are useful and invaluable to the learner for reading and reference, and for the purpose of confirming and extending the knowledge which he has obtained in other ways; but it is clearly a mistake to attempt to teach from books that which can be learned in the field or laboratory.

It may be objected, that our schools are not supplied with cabinets and laboratories and apparatus; that instruction by observation and experiment is visionary and impracticable; and that teachers are obliged to rely on the books. In too many cases these objections are well founded, but in some instances, we fear, this lack of resources may be due in part to the inability or sluggishness of the teacher.

Great progress is being made in the invention and manufacture of simple and inexpensive apparatus, and the United States are increasing in wealth at the rate of nearly two and a half millions a day: therefore, considering the almost universal interest in education, we may fairly expect that the operation of public sentiment will demand and obtain all needed appropriations for these ends, as soon as it is demonstrated that illustrative apparatus is a necessity, not a luxury, and that the teachers are prepared to use it with wisdom and success.

The following discussion of Departmental Instruction by the superintendents of Nashua and Manchester has seemed to me of so much general interest as to justify its publication by itself. Those gentlemen will pardon me if I have taken too great a liberty.

THE DEPARTMENTAL SYSTEM.

BY S. ARTHUR BENT.

While it has not seemed necessary to review the work of any particular school, I nevertheless desire to call your attention to a new feature of instruction in our grammar classes. It is the adoption of the system already in successful operation in the high school, by which a teacher devotes her time out of school and her instruction during school hours to a particular study, passing thus into three or more rooms each day, and bringing the members of as many classes under her immediate knowledge. This is doubtless in opposition to long-established usage. Our large schools are the development of smaller ones. The district school is still the pattern of many methods which have outgrown their origin. Under that system a teacher taught a school collected in one room of a building containing that one room and perhaps a woodshed. Towns grow, the district system is abolished, school-houses are enlarged or new ones built, the one-room building gives way to its successor of three stories, but the system in those rooms remains the same. One teacher has charge of her own room, and remains practically, and often really, as independent of every other teacher as if she still gathered her ten or twelve scholars in the midst of a vast solitude. To do justice to her position, she must be a specialist in every branch of study. She must not merely devote her time in school to four studies with other exercises, but she must, if she is to keep herself abreast of modern thought and investigation, and does not give up to society what was meant for her class, give much time out of school to all these branches, correcting papers in each of them, and following or preceding the daily work of a large division. Some of these studies demand especial pains at all times, in or out of school. Arithmetic is a science, the scope of which has never been exhausted, and it is not surpassed by the higher mathematics in the subtlety of its operations and in the extent of its practical applications. Grammar in its relation to language demands of a teacher, who shall illustrate the application to thought of all possible forms and shades of expression, a familiarity with literature far wider than is to be

supplied by any text-book of technical rules. Grammar is not necessarily a dry study. It is only made dry by a false system of instruction and by the traditional narrowness of the methods of the district school. But even then, who does not recall the enthusiasm which some gifted master has created as he brought before a class the masterpieces of English prose or verse, not to dissect them into so many nouns and verbs and adjectives, but to analyze the thought, and then from simple elements to show how each word fitly joined to every other built up an edifice as symmetrical as the pleasure dome of Kubla Khan! Let a teacher take but one line, such as "And drowsy tinklings lull the distant folds," and show beyond any parsing of individual words how the idea of the solemn stillness which settles upon an English landscape at the close of day, broken only by sounds which themselves partake of the subtle influence of the hour, is indicated by every word of a descriptive character. Or, turning to higher themes, how much history, biography, geography, and astronomy might be compressed into a language exercise, taking for its subject Milton's comparison of Satan's shield to the Moon,—

whose orb

Through optic glass the Tuscan artist views
At evening from the top of Fesole,
Or in Valdarno, to descry new lands,
Rivers, or mountains in her spotty globe.

Just as there is no appreciable limit to the literary treasures of all the ages, so there are no bounds to the interest with which the subject of English grammar can be invested by a teacher, who, digging deep into the mines which contain those stores, brings out each day for intelligent pupils the gems of English thought.

Under the old system a teacher knew nothing of a class until it came into her room. She was then obliged to discover the peculiarities of each scholar, to ascertain by personal contact the limit of his possibilities, the underlying principles of his character, the chords to be touched if his school life was to give out sweet music, or harsh, discordant notes. Without such intimate acquaintance with the individual members of her class, no teacher could successfully perform her year's

duty. Yet, before that knowledge was more than superficially gained, the class left her, and she met another set of characters when she looked upon another group of faces.

What, then, is to be gained by this system of departmental instruction, which was provisionally adopted in our grammar schools at the beginning of this school year? So far as it relates to the work of the teacher, it is intended to make her a specialist in the particular study which she adopts. Nothing is more evident in the inspection of school life than the varying aptitude of persons engaged in the same branch of instruction. How rare is the truly broad teacher! Natural tastes, the peculiar circumstances of early education, inherited predispositions and prejudices, influence the performance of specific duty here as in all developments of intellectual labor, and a division of such labor is as appropriate here as in great enterprises of manufacturing industry. He who should expect the same studies to be taught equally well by all teachers would show but little knowledge of human nature, while he would be the best fitted to guide their action who should allow the widest scope to individual tastes, aptitudes, and enthusiasms. Such a system as ours cannot be hastily adopted, and different studies assigned like the parts in a school dialogue. When teachers have been working together, and have shown in what particular direction their tastes lie, each may be asked to adopt a certain branch of instruction, and vacancies can be filled by promotion, as experience points to particular fitness. But when those subjects are assigned, and the work begins, the faithful teacher, no longer expected to scatter her energies over a wide range of studies, collects as many treatises as possible, and makes the learning and science of many minds contribute to her stock in trade. It can also be arranged that she remain with the classes she teaches during their study hour, thus giving them the benefit of her knowledge while they are preparing their lessons, and carrying out the modern view of the teacher's duty, which is something far different from hearing lessons. This term an excellent opportunity has been given of showing how much may be poured into the human mind by a teacher who is herself full of her subject. The exercise in

geography given by a grammar class to the teachers of the Merrimack Valley Association could never have been produced under the old method. The teacher would simply not have had time enough to elaborate a course of study fortified by so many guides and books of reference, which should exhibit the results of so much system on her part, and enthusiastic search for facts on the part of her scholars.

Of the effect of this change upon the pupil himself, it may be said that whatever improves the teacher benefits the class. If the teacher likes a study with which she is or becomes thoroughly familiar, and which she pursues far beyond the limits of a single text-book, the class cannot fail to grow with her growth and strengthen with her strength. When a young man enters a law school or a medical college, he receives instruction from professors who have made a particular branch of practice a specialty. No one would imagine that one hundred young men must derive all their instruction from one teacher during their first year of study, and that in the next year some other professor would take charge of them, and so on until their graduation. Special aptitudes and experiences are called for in technical and professional study: can any good reason be assigned why such special aptitudes should not have equally free play in the ordinary branches of a common school education, if the teacher is to be anything but a machine? I hazard the assertion, that if there be to-day a broader grasp and wider intellectual sweep on the part of grammar scholars than they have hitherto known, it is because the proper relations of teacher to scholar, and of scholar to the books that may properly be put before him, are better understood than formerly. Let me not seem to be making an unwarranted boast of our schools. None can know their deficiencies better than those who are brought into daily contact with them; but of them it may be truly said, that they have caught the inquiring spirit of the day, and are seeking wider fields of observation and fresher paths of knowledge than the dusty highways of a sterile routine. I can foresee an immense influence for good upon the schools thus affected by the selection and cultivation of a group of experts. We are to raise the standard of

requirement for teachers in the direction of power, breadth, tact, and in fact all the qualities which make success. No one can enter this system who cannot justify her election by her ability to hold any room successfully. Of course no weak teacher can survive the ordeal thus imposed upon her. It can no longer be said of any candidate, She will do for the work required in any particular division. Teachers must be selected for a wider range, and the motives sometimes suspected in the selection of teachers can never be imputed where simple ability is the touchstone of success. If it is natural that for higher classes a teacher of experience should be sought for, of how great advantage will it be to the lower classes embraced in such a system to receive instruction from so competent a source; and if the teacher of a lower class is to give some of her time to higher ones, how important does it become that the lower room has a teacher able to respond to all the demands made upon her by the maturer minds of the upper classes. While, then, the teacher is taking her particular branch into three or four rooms, she is studying the characters and wants of three or four times her own division. No longer can she complain that scholars are sent to her unfit for promotion, unless it be to accuse herself during her previous intercourse with them. The merits of the departmental system will not therefore immediately declare themselves. One year will not be long enough to measure the full benefit which teachers will reap from organizing in the lower division a plan of study which they are to follow logically and systematically during the four years of a grammar course.

There remains a crucial test to be applied to the operation of a system, the details of which I have unfolded at some length. The first question of those who look at once for practical results is, How does it affect discipline? Under this, as under any plan of school life, the maintenance of a proper degree of order is essential to the performance of daily duty. When classes must be left a moment alone, while teachers are passing from room to room, the natural inquiry is, Can they be trusted? Shall I find a particular division in such a state that I can at once, without the waste of any time in producing order, go on with the work in hand? How will classes

receive different teachers? Can four teachers rule them with the respect and undoubted allegiance they would give to one? I should not have recommended the change had I any doubt of the state of discipline of our schools, or of the ability of the teachers who were to inaugurate the change to make their presence respected in any room into which they might enter. I have not been disappointed. The verdict of the high school, that discipline is easier than before, is repeated by our grammar teachers. After the first movement of curiosity, classes accepted the change and the responsibilities of it as a matter of course. It has been necessary to speak to but one boy for any infraction of order while teachers are passing from room to room, but I have often walked past open doors at such times, and thrown a glance at classes whom I have seen at attention, eyes front, arms folded, ready when the teacher entered to take up the next study or recitation, as the case might be. Who shall measure the effect of such confidence on the part of teachers, repaid with such self-reliance and dignity by their scholars? Have we not moved far away from the time when a monitor stood before a class, like the skeleton at Egyptian feasts, to remind them that as they were human and liable to err, such errors would be infallibly reported and inexorably punished? Those have been the best teachers who have appealed most successfully to the self-respect of their scholars, who have built a solid structure of human learning upon the broad basis of character, who have infused into the minds of those in their care the virtuous principles by which they themselves were guided. If that were not so, any knave with a smattering of book-learning could be a teacher, with the certainty that his class would speedily become like himself. The state demands something else of its instructors. What its future shall be depends not so much upon what scholars, as upon what men, our schools send out. The amendments to the school law are intended to bring still more of the juvenile part of the community under the formative influence of the public schools. A state with no standing army has still need of defence. It is found in the more powerful forces of virtue and intelligence, by which every citizen contributes to the maintenance of peace and the increase of public prosperity.

DEPARTMENTAL SYSTEM.

BY WM. BUCK.

This system is based upon the modern idea of a division of labor for the purpose of securing more perfect results in its several departments. My grandfather, though professedly a farmer, constructed his own carts and sleds, made his own barrels, and shod both his horse and his family. The modern farmer has better carts, sleds, barrels, and shoes, because they are made by specialists. Departmental instruction is the work of a specialist. It consists in requiring a teacher to devote himself to the work of giving instruction in some one subject, or kindred subjects, as, for example, in reading; while another teacher instructs the classes in arithmetic, another in penmanship and drawing, another in grammar, and so on to the end of the list of studies required to be taught in a given school. This system of instruction is in vogue in our high school, as well as in most other schools designed to furnish secondary instruction; and I do not see why the plan would not be advantageous to a well organized grammar school, properly officered. At any rate, it would so locate individual responsibility among teachers that any part not well performed could be unmistakably charged to the account of the proper delinquent.

As, however, the departmental system of instruction is not advocated by leading educators for schools of lowest grade, I will proceed to unfold my second plan for making apparent to all concerned the comparative, if not real, merits of individual teachers in a system of graded schools. Neither is this second plan original with myself; but, for the want of a name, I will characterize it as the "consecutive system," since it consists of a teacher's following up the work of classes for two or more years. To apply the consecutive system to those of our schools below the high-school grade, I should advise that primary teachers accompany classes through the work of the first three years, that middle-school teachers accompany classes through the work of the two years assigned the two middle-school grades, and that the lady assistants in the grammar schools

accompany classes through the work of the first three years in the grammar-school grades. I would make the divisions in this way, because I presume that our teachers, in general, are in those grades classed as primary, middle, and grammar, for which they have most taste by reason of the nature of the studies in their respective grades, or by reason of the age of the children thus represented. Under such an arrangement a pupil would have but four different teachers, including the master of the grammar school, before he should be ready for the high school; while under our present arrangement the pupil has no less than eight different teachers before completing the grammar-school course. Now I think it should be evident to every one that there is more or less loss of time and teaching power involved in every change a teacher experiences in the reception of new classes, for of necessity it takes several weeks, often months, for a teacher to acquire a full knowledge of all the individual peculiarities of a class of fifteen or twenty pupils; and it is only when a full and free acquaintance is mutually established between the teacher and the pupil that both can work to greatest advantage. Then, too, the teacher, aware that she is to have charge of the same classes for two or three years, and will have the privilege of directing their work through the whole of one of the three distinctive periods into which our elementary schools are divided,—the teacher, I say, under these circumstances will attain a more comprehensive view of the science of teaching, for she will more fully realize the relation of the work through several classes; and, as often as she goes over the ground, she will apply her art with increased effect. Moreover, the satisfaction the true teacher would experience, in witnessing for so long a period the development and growth of her pupils, should, I think, make her desirous of embracing the opportunity to try the experiment; and any teachers who may feel they are not fully appreciated, as well as those who are conscious of their powers, if afforded a chance to test the “consecutive system” of instruction, would have an opportunity to show what they could do under favorable circumstances.

At this point I shall make the two following recommendations:

First, that pupils be transferred from one room to another but once a year, in accordance with the plan and for the reasons which were suggested in my annual report last year, the time of transfer being at the opening of the fall term, and the chief reasons, that the rooms of the masters of the grammar schools may be filled throughout the year, and that there may be relief for the crowded condition of the lowest-grade primary schools during the fall term.

Second. I recommend, for the purpose of infusing more interest into the schools, and for the sake of affording the committee an opportunity to observe the merits of the different systems of instruction, that the departmental system of instruction and the consecutive system be both introduced into the schools during the coming year. I do not advise a wholesale introduction of either of these systems of instruction at once; but I think that both, one in each school, might be successfully tried in two of our large grammar schools. One of these schools, I believe, is quite favorably organized for the introduction of the departmental system of instruction, and one of the others is equally well adapted to the introduction of the consecutive system. The consecutive system might also be tried in one or two other schools of lower grade, under the direction of the committee on studies, and at their discretion.

THE FOUR-PROCESS METHOD IN PRIMARY ARITHMETIC.

BY GILMAN C. FISHER, SUPT. OF SCHOOLS, DOVER.

The waves of innovation and reform which have thrown up supplementary reading on the educational coast, and strewn it with pictures to write and talk about, have not yet struck the arithmetics except at a few advanced points along the coast. There the demolition has been complete, and the ruins lie in the way of the toiler. I allude especially to the Grube method, and the consequences of its introduction. Although I have published a little manual of primary arithmetic which claims to incorporate more or less of the Grube method and the kindergarten, I am free to confess *I don't know that I know* just

what the Grube method is. Being unfamiliar with the German language, and never having read Grube's works in the original, I have always been troubled by the reflection that there might be some mystery about his method which I had n't fathomed, some subtlety which I had n't seized. But on this point I have little or no doubt: *the only feature essentially its own consists in carrying the four processes along together.* It takes up the numbers, 1, 2, 3, 4, etc., in order, and does all it can to each one of them,—effecting all the combinations possible with it as a sum or a product, and all the separations possible with it as a minuend or a dividend,—before taking up the next number. If there is anything else in the Grube method which does not characterize other methods, it is extremely difficult to tell what it is.

Very little practically is known about the Grube method in this country, and that little has been derived chiefly from an account of it given some years ago by Prof. F. Louis Soldan, of St. Louis, and published in his annual report as assistant superintendent of the public schools of that city, since which time thousands of educators, East and West, have flung up their caps, shouting “The Grube method! The Grube method!” with all the enthusiasm of old-time loyalists, who, at the beginning of a new reign, used to cry, “The king is dead: long live the king!” And numerous superintendents, myself among the number, have stolen Prof. Soldan's thunder, and tried, in their own specious and glowing school reports, to make their readers feel the beauty and the symmetry of the Grube method, when they did n't fully feel it themselves. In this way it has had a pretty good advertising, and the distinguished Austrian, born in 1816, a teacher from 1840 to 1866, an author since, and now living—or at last accounts living—at Bregenz, Austria, must feel extremely well satisfied with the reception tendered to his ideas in the New World. No doubt he thinks, in common with most Europeans, the Americans are a decidedly queer set, inclined to run after new things simply because they are new, just as, on the other hand, the majority of American teachers, who have any considerable knowledge of the subject, have a vague impression that the Grube method is the product of German cloud-land,—excellent in theory, and, so far as it goes, extremely good in

practice, but capable of immense abuse in the application, if carried too far.

This impression, although vague, is undoubtedly correct, and what I want to do to-day is to eliminate from the Grube method all its abstruseness—all its mere prettiness—and outline a course of study in primary arithmetic adapted to the American school-room. The result may not be the Grube method at all, and there are two reasons why I do n't care if it is n't :—1st, It does not follow that because the Grube method is a good thing to get into, as indeed it is, it is n't also a good thing to get out of—to put behind us when we have had enough of it; just as, to quote from Dr. Oliver Wendell Holmes, it does not follow that because we like salt we want to be forever pickled in brine;—2d, I do not exactly like the name, “Grube method;” it sounds new-fangled and foreign, and I can't but esteem it a pity that the distinguished gentleman was not born into the family of the Smiths or the Murphys, and baptized John or Patrick. We could seem to put up with the John Smith method, or the Patrick Murphy method, but the Augustus William Grube method—that's almost Oscar Wilde-ish! And so, as an evil fortune got the start of our forefathers, and they called Columbia America, I am for going a step farther, and, robbing Grube of his nomenclatural honors, I would call his method the All-fours method, the New method, the Normal method—anything but the Grube method. The best name of all, at once descriptive and dignified, would be the Four-process method. Let us adopt this designation then, and, by changing the character of the method a little, make the robbery less audacious.

In outlining, under this head, a course of study in primary arithmetic, I shall take up, first, the consideration of the tables, which I would teach in the following order:

1, 2, 3.	4.	5.
$1+1$	$3+1$	$4+1$
$2+1$	$1+3$	$1+4$
$1+2$	$4-1$	$5-1$
$3-1$	$4-3$	$5-4$
$3-2$	$2+2$	$3+2$

1, 2, 3.	4.	5.
$2-1$	$4-2$	$2+3$
3×1	4×1	$5-2$
2×1	$1)4($	$5-3$
$1)3($	$\frac{1}{4} \text{ of } 4$	5×1
$1)2($	2×2	$1)5($
$\frac{1}{2} \text{ of } 2$	$2)4($	$\frac{1}{5} \text{ of } 5$
$\frac{1}{3} \text{ of } 3$	$\frac{1}{2} \text{ of } 4$	$2)5($
$2)3($	$3)4($	$\frac{1}{2} \text{ of } 5$
$\frac{1}{2} \text{ of } 3$	$\frac{1}{3} \text{ of } 4$	$3)5($
		$\frac{1}{3} \text{ of } 5$
		$4)5($
		$\frac{1}{4} \text{ of } 5$

and so on for 6, 7, 8, etc.

When the average age of the pupils of a class is eight years, and this age is reached in our Dover schools at about the time of promotion from the fourth or lowest grade primary, the pupils should be up to the number 10 (through 9) in this kind of work ; at the age of 9 years, up to the number 25 ; and during the next year, complete the tables.

Many ingenious devices are necessary in commencing. The pupil must clearly apprehend the meaning of the signs. He must be able to illustrate every one of the combinations and separations, showing and *telling* how it is made, before he commits the written statement to memory ; otherwise the numbers behind the figures, the ideas behind the signs, will not show through. In connection with every arithmetical operation, the *language* of that operation should be developed. At Quincy and elsewhere—and the *elsewhere* includes a great many places which have simply copied from Quincy without stopping to think for themselves—the written signs are not taught during the first year. Well, perhaps they shouldn't be. It may be better to go up to the number 3, or the number 6,—10 is too far, however,—with the oral signs first. I will not quarrel with the plumed knight of the old Bay State, or any of his squires, on this point. My opinion is, however, that if you will but develop and derive the tables in the right way, the sooner you have the written signs the better. They sort of nail the thought to the wall, as it were, and one of the

principal objects of primary arithmetic is memorizing the tables. We can not get over that. Patience and perseverance are necessary, however,—the patience of Job, and the perseverance of the saints.

Perhaps you do not see the reason for these five forms, including this fifth form, in which it is required to find a fractional part of some number— $\frac{1}{2}$ of 3, for instance. I will tell you the reason.

There are five forms of analysis: one for addition, one for subtraction, one for multiplication, and two for division.

FIRST FORM.

Fred has 8 cents, and Frank has 7 cents. How many have they both?

They both have 15 cents, because 8 cents + 7 cents = 15 cents.

SECOND FORM.

John had 11 marbles, but lost 8. How many had he then?

He had 3 marbles, because 11 marbles - 8 marbles = 3 marbles.

THIRD FORM.

Mr. White bought 4 chairs, \$3 each. What did he pay for them all?

He paid \$12, because four times \$3 = \$12.

FOURTH FORM.

20 men drove to the depot in hacks, 4 in a hack. How many hacks were there?

There were 5 hacks, because 4 men in 20 men 5 times.

FIFTH FORM.

I gave 21 apples to 7 boys. How many apples did I give to each boy?

You gave 3 apples to each boy, because 1-7 of 21 apples is 3 apples.

To further familiarize the pupils with the above forms, by one or more of which any example in arithmetic can be explained, I would outline examples as follows :

$8 + 7$	4×3	4) 20 (	1-7 of 21
cents.	chairs	men	boys
$11 - 8$	and	and	and
marbles.	dollars.	hacks.	apples.

Given the above outlines, the pupil should make up examples like those under the five forms.

You will observe that addition is first carried up to 3, then subtraction, then multiplication, and then division ; 3 is the starting-point. There are arguments in favor of 3 and of 6. At 6 the advantages of multiplication would be still more apparent, and the pupil would be more thoroughly grounded in addition and subtraction before taking up a new subject ; but, on the whole, 3 is to be preferred for this reason : *So long as a pupil is merely counting or adding, or adding and subtracting, he is working in the dark,—tunnel-boring. It is only through multiplication and division, “times repeated” and “contained,” that even an adult gets an adequate idea of the relative size of numbers. Until he has studied these processes, he has no breadth of grasp.*

I recommend also this “filling out” work :

$2 + 6 =$	$2 \times 6 =$
$7 + \quad = 15$	$5 \times \quad = 15$
$\quad + 5 = 11$	$\quad \times 7 = 28$
$13 - 6 =$	7) 21 (
$14 - \quad = 9$	5) \quad (2
$\quad - 3 = 4$	\quad) 8 (4
<hr/>	<hr/>
2) 3 (	$\frac{1}{3}$ of 18 =

I would teach the tables almost exclusively by it. The equations are written in three forms, as above, except in the case of fractions, when only one form is used, as below the lines. The pupils copy and fill out at their seats, and afterwards recite from the blackboard, supplying the missing terms as they go

along. They perceive—they cannot help perceiving—the reciprocal relations of the fundamental processes which by this method are made to play into and help each other; they give to each equation a careful consideration, and show by their style of reciting that they are not engaged in doing rote-work. The influence of this training on subsequent scholarship is greater than you would suppose. The pupil is introduced all unconsciously to operations in algebra, and prepared to do without the formulas of per-centage as laid down in the books. This work of supplying the missing terms is particularly useful to a class of pupils who are naturally poor in analysis, and who, under the most favorable circumstances, can never become experts in the solution of problems. It furnishes them with two strings to their bow, and enables them, independently of strict analysis, to arrive at a secondary or derived solution of a great variety of problems, both in and out of commercial arithmetic, such, for example, as follows :

3 times some number is 54. What is the number?

By the conditions of the problem,—

$$\begin{aligned}\text{Number} \times 3 &= 54. \quad \text{Hence,} \\ 54 \div 3 &= \text{Number} = 18, \text{ Ans.}\end{aligned}$$

$\frac{3}{4}$ of a schooner is valued at \$12,000. What is the schooner worth?

By the conditions of the problem,—

$$\begin{aligned}\text{Schooner} \times \frac{3}{4} &= \$12,000. \quad \text{Hence,} \\ \$12,000 \div \frac{3}{4} &= \text{Schooner} = \$16,000, \text{ Ans.}\end{aligned}$$

2 % of my money is \$3,000. How much have I?

By the conditions of the problem,—

$$\begin{aligned}\text{Money} \times .02 &= \$3,000. \quad \text{Hence,} \\ \$3,000 \div .02 &= \text{Money} = \$150,000, \text{ Ans.}\end{aligned}$$

Etc., etc., etc.

In connection with this "filling-out" work, I would have a carefully graded drill in fractions and compound numbers. A bright five-year-old generally knows what $\frac{1}{2}$ is, and if he lives in a family in which there are three children, and he has been accustomed to see things divided into thirds for equal distribution, he knows what $\frac{1}{3}$, $\frac{2}{3}$, $\frac{3}{3}$ are as well as you or I do. He has also some knowledge of compound numbers, or if he has n't he can easily acquire it, and I would pursue this course: At the number 2, I would teach *2 pints are 1 quart*; at the number 3, *3 feet are 1 yard*; at the number 4, *4 quarts are 1 gallon*; and so on.

And now, having got you into the four-process method, whatever you may think of my responsibilities in the matter, I feel bound to get you out of it. Even at Quincy and the 1,001 places that have copied Quincy in blind admiration, I do not think they know the ways of exit very well. There are two points to be emphasized:

1st, Do not carry this "filling-out" and development work beyond the tables. Take the addition table for 1's: it stops with $9 + 1 = 10$. Don't develop $10 + 1 = 11$, $11 + 1 = 12$, $12 + 1 = 13$. Take the subtraction table for 4's: it stops with $13 - 4 = 9$; don't trouble yourself about $14 - 4 = 10$, $15 - 4 = 11$, $16 - 4 = 12$, etc. I think I make my meaning clear. *Do n't go beyond the tables.*

2d, Begin to apply the tables when the number 6 is reached, teaching notation and numeration, addition, subtraction, multiplication, and short division to 66, avoiding, however, such examples as would give *partial* sums, minuends, products, and dividends larger than 6; when the number 7 is reached, the same to 77, avoiding, however, such examples as would give *partial* sums, minuends, etc., larger than 7. Go on in this way, adapting the written operations to the development work of the tables, and proceeding as fast with one as with the other. Acquire skill in handling numbers of two figures each, then 3, 4, and more.

Such in outline is the four-process method. It is better than the old one-process method, which went way up with addition, then came back for subtraction, then for multiplication, and

then for division, because it makes reasoners as well as ready reckoners. The pupil cannot look at the top of the page, and seeing the word "addition," "subtraction," "multiplication," or "division," save himself the trouble of thinking. He is obliged to discriminate all the way, and through self-dependence he is enabled at length to lay the foundation for the science of number in such a manner that it can never be rocked or shaken.

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